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800,000 people own the Bell Telephone Business

One out of every 60 families in the United States shares in the ownership of the Bell System

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Making a Business Pay

WHEN A company begins manufacturing a new product, it generally starts on a relatively small scale, building up its production as customer demand increases. That's the way the Harnischfeger Corporation developed its Houses Division. Today, Harnischfeger is steadily turning out a small number of prefabricated houses every day, and styles are changed to meet the ever-changing demands of buyers. The Houses Division is making a profit and has been in the black during its several years of exist-

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ence. In contrast to Harnischfeger, there are companies that rush headlong into business on borrowed capital to make a fortune in the first few weeks. Results aren't always as they were planned, however, and then the trouble begins. AMERICAN BUSINESS next month will tell the story of Harnischfeger, how it started and how management makes it pay. Scheduled for the same issue is a story about the Hickok Manufacturing Company, Inc., and what it is doing to reduce costs.



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DARTNELL PUBLICATIONS, INC., 4660 RAVENSWOOD AVENUE, CHICAGO 40, U.S.A. JOHN CAMERON ASPLEY, Publisher • EUGENE WHITMORE, Editor • WELLS NORRIS, Managing Editor • EDWIN H. SHANKS, Associate Editor

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LETTERS and COMMENT

Executive Burdens

To the Editor:

Thanks for the complimentary copy of the July issue of AMERICAN BUSINESS.

You pose a grave question as to the availability of an executive's time to take on an extra burden. The mere fact that a man does not have time to perform an essential duty is no reason why it should not be done.

Executives of large corporations can do very little personally about particular details, but they can and should supply the leadership to see that all important elements of their businesses are adequately covered.—H. E. Humphers, Jr., president, United States Rubber Company, New York, N. Y.

Saving a Dollar

To the Editor:

An editorial "Entertaining Customers" in the July 1949 issue of American Business magazine makes the statement:

"A dollar saved is 10 dollars earned."
This statement is an attention getter
and could be used to good advantage as
a slogan, but I am unable to determine
how it is arrived at.

Would you be kind enough to break this down for me?—J. A. DIETZ, office manager, James Manufacturing Company, Fort Atkinson, Wis.

Mr. Dietz: The thought behind the statement "A dollar saved is 10 dollars earned," used in our American Business editorial, is that since the average business is presumed to earn 10 per cent on its sales, a direct saving of \$10 in expenses is equal to what the company earns (theoretically) on a \$100 sale. Of

course, if average earnings on barn equipment is more than 10 per cent of sales, our contention would be an understatement, Mr. Dietz.

The statement as we used it admittedly is not too clear. The thought might be better expressed this way:

A dollar saved is as good as 10 dollars

Comic Specialists

To the Editor:

We were very interested and much pleased to read your informative article on the important job now being done in the field of industrial relations by the "lowly" Comic Book.

It is interesting to note that many of our leading educators and universities have after many careful studies given approval to the use of the cartoon narrative as an educational aid. In fact during the past two fall sessions The School of Education of New York University has conducted, under the direction of Professor Harvey Zorbaugh, a course entitled, "The Cartoon Narrative as a Medium of Communication," designed to comprehensively analyze the comics, their influence, and their educational possibilities. Actual classroom studies have indicated that certain types of material presented in the comic format are more readily understood and longer retained than when presented in the conventional manner.

We were disappointed, and understandably, I think, that our organization, who was the first in 1982 to specialize solely in comics and continuities for advertisers, public relations, and industrial relations, failed to attain mention in your article. The Lever Brothers book, which we fe in this writte howeve allied the st to illuwe has simila and b. We express the street of the s

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AMERICAN BUSINESS

we feel is one of the finest yet produced in this field, was, as you stated, planned, written and laid out within the company; however, the finished illustration and allied studio services were executed by the staff of our organization. In addition to illustrating the Lever Brothers book, we have produced complete, or illustrated similar material for some of the biggest and best-known industrial organizations.

We would like to echo the sentiment expressed by your Mr. Walter B. Lovelace addressed to those who view every new idea in industrial relations with "fear and trembling" that "The Comic Book will never replace the personnel man—completely, that is."—Thomas A. Johnstone Ja., Johnstone and Cushing, New York, N. Y.

Finding Hidden Talents

To the Editor:

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I have just read with a great deal of interest the article in July's issue entitled, "Finding Hidden Talents in Employees." If the program or plan briefly discussed in this article is in actual use by an employer I am interested in securing more detailed information about it. It appears to me that this approach, on a more tangible basis of rating employees, has considerable merit and is worthy of serious consideration. I am personally impressed with the thought brought out in breaking down employee merit rating into two categories-for merit advance in present position and for promotion or transfer. I am sorry that the author of the article did not carry the discussion further. - H. R. BISHOP, training co-ordinator, Monsanto Chemical Company, Texas City, Texas.

Cutting Communications Costs

To the Editor:

Your article written by Mr. Frank Griesinger of the Lincoln Electric Company on communication charges was very factual and something that we can use in our organization.

We wonder if you have 10 extra copies that we could have to send to our stores. If so, we would appreciate receiving them.—RAY RILEY, National Bushing & Parts Co., Minneapolis, Minn.

Tablet Arm Chair

To the Editor:

In your April issue of AMERICAN Business, you gave us some fine publicity (page 78) on our tablet arm chair, but the copy contained some information that may be misleading.

The tablet arm is not detachable as indicated in the headline, but is a permanent fixture that is put on at the factory. Further, in listing the numbers of the chairs that the arm can be attached to, one of the numbers was incorrect; the 4306 should have been listed as the 4706 chair.—RICHARD F. THOMAS, advertising department, The General Fireproofing Co., Youngstown, Ohio.

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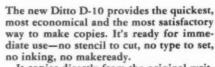
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How do you sell a man here, and anyway, the girls can whip it out." But before I could say anything... "Why Bud, your secretary was still working on the mail a half hour ago when I got here. Serve you right if she leaves.

Bud Bhrit's the Silver Spoon Kid in this town-VIP family, church pillars, with pieces of local banks . . . famous father who left a flock of friends, and successful businesses when he died, and they say his mother sort of snoots Local Society. Bud has personality, and good looks enough for twins...too much of everything! Loafed through school and in college was strictly a good time Charley.

He took the War hard, though...in as a boot Marine, out as a First Looie with a smorgasbord of ribbons. Came home to the family businesses, and a year ago he tossed out the trustees and started to run thingsbut good! Also picked up a metal furniture factory on his own...Which disappointed the tut-tutters who figured the poor little rich boy in business would flop hard!

Anyway, I thought he could use a few postage meters . . . He said he'd see me, if I came at six p.m. to the furniture factory.

He caught on quick to the postage meter. "Prints postage, eh! Oh, I see . die makes an ink impression on the envelope . . . meter stamp, postmark-and with the meter stamp, an ad free! ... Hmm-print anything but threes?"

I indicated the dial you turn to get any amount of postage, for any kind of mail. He liked the idea of buying postage by having the postoffice set the meter, then printing it as you need it-and always having your postage protected and also automatically accounted for by the meter.

'DIM FUTURE for ordinary stamps," he said. "About time, too. I threw away wads of airmails in the Islands-fouled up with sweat . . . What's this?"

He tried the device for sealing envelope flaps, and played with the meter as if it were a machine gun, asked about the fast service metered mail gets in the postoffice ... then seemed to cool off.

"Fine thing in some offices, but we don't need one. Not much mail around

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Give the man his order-it's after seven now, and I don't like men who make me wait for my dinner!"

Bud laughed. "There's the boss," he said, and introduced his mother . . . sixty something and still beautiful, with a wonderful smile and voice.

Bud excused himself to wash up.

Mrs. Bhrit lowered her voice. "I hated sticking stamps and sealing letters when I worked for Bud's father thirty years ago ... I would have liked a postage meter then!"

Oh Boy! Wonder if Research could get lists of office girls who married their bosses! What a slogan for postage meters!.. Ask the girl who didn't have one! . . . Well, anyway, I now have five meters in Bhrit enterprises . . . and three still to go!

WITH today's high clerical costs ... metered mailing shows a considerable saving in the busy office ... is worth its cost in convenience in any size office-small or large! . . . For full facts what the postage meter can do in your office . . . write for ... "So You Have No Mailing Problems?"



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AMERICAN BUSINESS



MARCH of Business

William T. Faricy, president of the Association of American Railroads, says that the railroads are winning their battle with other forms of transportation-that there is a ground swell of public resentment against subsidies for trucks, airlines, and water transport. Mr. Faricy certainly ought to know whereof he speaks, and we respect his judgment. But we suspect that he is living in a dream world if he thinks that there is anything like a ground swell of public opinion favorable to the railroads. The recent rate increases made no friends, even though everybody believes the increases to be deserved. Receivers of freight everywhere are kicking, and the truck lines seem to be profiting; railroads, with a few exceptions, seem indifferent to aggressive freight solicitation.

Railroad Men boast of increased efficiency and cite all sorts of figures to prove their point. It all seems to add up to one factthat efficiency must have been pitifully low at one time. How it is cheaper to send one truck across the continent, or halfway across the continent, with one or two salaries being paid, when a freight train can haul 100 carloads of freight with about one salary for each 10 carloads, is a bit more than we can understand. And one more thing-why have the railroads lost so much of the automobile transport business? One truck driver's salary must be paid while he transports five automobiles over the highways. If the railroads did not insist on enough lumber to build a small house to batten down automobiles in freight transit, they might reclaim some of this lost business. We'd like to hear from some traffic expert on this score.

Gordon Fyfe, Dartnell promotion man, is building a home. It is only a few blocks distant from another home he built some years ago. When he built his first home, salesmen descended upon him in droves. They were at his apartment in the morning before he left for work; they sought him out at the office. They telephoned for after-dinner appointments. It is very different today. He tells me that not one salesman for brick, plaster, acoustic tile, flooring, roofing, side-wall material, lighting fixtures, a refrigerator, incinerator, range, plumbing fixtures, Venetian blinds, doors, sash, carpets, paint or anything else has called on him. He has had to initiate every sale and seek out the sellers of every item that is going into his new home. He wonders what has happened to the salesmen of America. So do we. Incidentally, we hear that attendance at afternoon ball games is extremely good.

Newsweek Magazine comes up with the best headline of the year. At least the best we have seen. It is "Between the Devil and the Deep Freeze." Motor Products will probably hasten to advise the

publishers of Newsweek that they own the name "Deepfreeze," and that it was not their product which the busy general obtained for administration favorites. Some commentators explain that while embarrassing, the revelations of the 5 per cent boys and others with outstretched palms in Washington do not presage another set of Harding scandals. We are not so sure. From where we sit, the greatest difference between some present-day administration favorites and Harding favorites is a matter of amount. The current crop of Washington hangers-on seem satisfied with free airplane rides, freezers, and other minor favors, whereas the Harding boys helped themselves in six-figure sums. How much does a public servant have to profit from friends' favors before it becomes a Harding-scale scandal? That's the \$64 question today.

J. P. Seiberling, president of Seiberling Rubber Company, says, in explaining a drop in profits, "Expenses could not be slashed at the fast pace of the price decline." Others have found the same problem, Mr. Seiberling, and it is one we will all have to face before long. He points out that it is a paradox that tire price cuts which are intended to increase sales, actually have the effect of retarding sales, "for no one is anxious to buy in a falling market." That's another point we must all consider. It is popular to point out that each price decline brings



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Clare Steel's a new layer of consumers back into the market. But there are two sides to this question, same as there are to many others.

Walter Wheeler, Jr., president of Pitney-Bowes, recently made an important point to a group of labor leaders in Boston. He said, "There is a law of diminishing returns on security. We can reach a point in our thinking about security where we'll get less by trying to assure more." Oh, how right. He points out that there is no such thing as complete security and that it's a good thing to leave room for a burr in the seat of the pants-even for management. Well, that's news to us, Mr. Wheeler. Has management ever been without several burrs in the seat of its pants? Anyway, his point that his position is dependent upon his doing a good job, and so should labor's, is well taken.

Walter Hoving, in a recent Chicago speech, anent opening of a new Bonwit-Teller store in Chicago, referred to his former boss, Sewell Avery, as a great dispenser of vice presidents; but he may have to revise this title, for Mr. Avery has now begun dispensing with corporation presidents. At any rate, President W. L. Keady, of United States Gypsum Company, an organization that Mr. Avery built from the ground up-or rather from a series of mergers of smaller companies many years ago, recently resigned saying that Mr. Avery was going to assume active management of the company. To which Mr. Avery replied that he had been in active charge of Gypsum since 1905. The Association of Former Avery Associates continues to grow, and a large number of them seem to be doing very well indeed. Certainly it must be admitted that Mr. Avery is a good picker of men.

Clarence B. Randall, Inland Steel's president, minced no words in his statement to the Steel Industry Board—fact-finding board as it is called. Mr. Randall said:

"When the President announced the formation of this board, he was in fact announcing an industrial revolution in America. By so doing he has declared himself in favor of a new social order, and one so different from that under which our magnificent production record has been achieved, that unless the process is stopped, and stopped at once, there will be no possibility of turning back." Mr. Randall points out that whether President Truman knows it or not he has proclaimed that wages are to be fixed by the Government. If wages are fixed by Government, then production, prices, profits must also be fixed by Government, and if this isn't a regimented state we don't know what regimentation is. In all calmness and without one bit of hysteria, we think that business leaders everywhere ought to oppose the fact-finding and wagefixing boards which now seem to be labor's goal. And the opposition should be vigorous and intense and persistent. We ought to raise such a hue and cry that public opinion will win the case for us. The innocent-sounding phrase, "factfinding board," is a misnomer. The facts are plain as the nose on Durante's face to begin with.

Generally salesmen have done a magnificent job this summer. We did a lot of talking about how salesmen had forgotten how to sell. This turned out to be a foul rumor, spread far and wide by luncheon club speakers and other occupants of extremely comfortable and wellupholstered office chairs. Part of the new feeling of confidence, part of the reason for the improvement in business sentiment, is wholly due to the good sales job that many sales organizations have chalked up this summer. There's been some skillful sales work done, and even though some sales muscles may be a bit sore from lack of exercise for 5 to 10 years, salesmen deserve a good round of applause.

Sales Maintenance is more important today than ever before, if profits are to be maintained.

Once the idea was to shut down plants, lay off people, cut wages when sales slipped. Business hesitates to do any of these things today, and labor relations and contracts being what they are make it all but impossible to cut labor rates. How difficult it is, is seen from a recent experience in a management meeting in a company which averages about \$2,000,000 worth of business in a year. After an all-afternoon meeting on expense reduction the accepted suggestions for savings totaled about \$1,200 a month or a little better than \$14,000 for the year. Just a drop in the bucket. Decision was to maintain sales in spite of hell and high water.

Low Interest Rates make it possible to buy things (tools) which save time and money which were not profitable in the past. With low interest rates we have high wages. There was a time when we had high interest and low wages. Then there were many labor-saving devices which were not capable of earning enough to warrant investment. Today withwe repeat-high wages and low interest rates, we can profitably invest money in many pieces of equipment or tools which will be profitable under today's conditions which would not have been warranted in the past. Some companies are refiguring many old projects in the light of today's conditions, and are finding them profitable.

Improvements and experiments must be made constantly if a business does not stagnate. One company president we know requires all management men to submit, once in 6 months, an "Improvement Report," purpose of which is to list and describe all improved methods and techniques introduced in the period. The plan has worked admirably well and encourages managers to do more thinking about progress, instead of being content to stand still. As Bill Holler used to tell his Chevrolet salesmen, "We have to run fast these days to stay where we are."

Measuring Sales Effort Needed for 1950

With all the changes in the selling picture during the last few years, many companies are having trouble figuring what sales effort they need to produce profits. Here is how to determine the effort required

By Eugene Whitmore

ONLY the tremendous vitality of American purchasing power saved hundreds of companies from disaster in 1949.

This becomes evident when we study the almost incredible absence of sales impact which prevailed in many companies by the end of 1948. The truth is that literally hundreds of small- and mediumsized companies had almost wholly abandoned selling efforts or dismantled sales organizations during the war and the postwar boom.

Here are just three cases which

reveal what happened:

Company Number 1. Sold a capital goods line through about 200 dealers up to 1940. By November 1948, 70 per cent of the factory's entire output, which was its largest in history, was shipped to 20 dealers. The general manager took care of what selling effort was necessary. The 20 dealers were in the big Eastern markets and dealers in the South and West were almost wholly neglected.

There were less than 100 dealers whose accounts were active in 1948. Yet the company did the largest business, made its highest profits in that year.

Company Number 2. Made and sold three separate lines. One a business equipment line, another a home line, and still another a line

of fairly general over-the-counter appeal. This case is almost a repetition of the first. Relatively few dealers bought everything the company could manufacture. Three mail-order houses and one large chain took about one-half of its entire output. The remainder was badly divided among very aggressive new customers and a few very old, friendly customers who were personally acquainted with the management. One of the mailorder houses bought nothing in 1949—the other two demanded much lower prices and found other sources of supply, buying much less this year than at any time in the recent past. And the independent dealers reduced purchases.

Company Number 3. Made and sold a men's furnishing item and had built up a reasonably profitable business among small dealers. As shortages grew, orders began coming in from some of the biggest outlets in the country. The salesmen, all commission men, had allotments to small customers cut so drastically that the majority of the best men abandoned the line entirely. By the summer of 1948 the big stores had begun to find other sources of supply and were able to obtain larger quantities of better-known merchandise. They began to cut orders severely and by spring of 1949 this company was frantically searching for salesmen who could induce former small customers to buy. But the small customers were angry, and the majority of them turned their backs on the line disdainfully.

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In one way or another these three cases are surprisingly typical. They are not typical of the leading companies in various industries, because leading companies are never typical—the very leadership they have skillfully assumed and built over the years proves that they are exceptional.

Some companies did not replace salesmen who died or resigned or went into armed services. Others deliberately let out men when big orders, at almost no selling cost, were offered. Other companies were so lax in management that they paid high commissions to salesmen who became utterly indifferent to small orders, and spent all their time in large cities pretending to service big accounts.

The plain truth is that a heavy percentage of small- and mediumsized companies, and some large companies, acted as if the boom would last forever and were wholly indifferent to the majority of small- and average-sized customers whose business they had carefully cultivated, at great expense, for many years prior to

Now comes what the movie caption writers might call the cold gray dawn. Whatever sales slump there has been in 1949 is surprisingly mild when weighed against the pitifully inadequate sales impact exerted on buyers. One company which once had executive salesmen in Dallas, Kansas City, Denver, and San Francisco let all

(Continued on page 34)

AMERICAN BUSINESS

-	1949	1939	1950
Total Sales			
Number of Salesmen			
Number of Class 1 Salesmen			
Number of Class 2 Salesmen			
Number of Class 3 Salesmen			
Number of Sales Calls			
Average Sales per Call Class 1 Salesmen			
Average Sales per Call Class 2 Salesmen			
Average Sales per Call Class 3 Salesmen			
Total Customers			
Class 1 Customers			
Class 2 Customers			
Class 3 Customers			
Total Sales per Customer			
Salesmen Needed in 1950 to Produce Required Volume			
Customers Needed in 1950 to Produce Required Volume			
Average Calls Needed to Acquire One New Customer			
Calls Needed to Acquire Total Number of New Customers Needed in 1950			

How to Use the Audit Chart

Some sort of a chart, similar to the one above, is needed to project any sales activity for the future.

What we need to determine is: If a number of salesmen produced a given volume in 1939, and again in 1949, how many will be needed to produce the desired volume in 1950?

Arriving at an accurate estimate for sales in 1950 is certainly not easy, but it will be at least partially easier if the sales figures are analyzed to show the amount of sales effort or impact exerted in 2 wholly different types of years. For most companies 1949 will probably be more nearly similar to 1950 than any recent year. As a control or comparison figure it is suggested that the figures be set up for 1939, or for some other difficult year.

Sales should be analyzed on a "per salesman" and a "per customer" basis, with further breakdowns to show different classes of salesmen. Consider Class 1 salesmen as men whose volume was wholly satisfactory. Class 2 men

should be the salesmen whose volume showed a small, but unsatisfactory profit; and Class 3 salesmen as men whose work produced no profit, or perhaps a loss.

Analyze sales per customer in the same way, for each of 3 years. With these figures it becomes easier—but not easy—to estimate the total sales impact needed to produce volume required to show a profit in 1950.

By separating salesmen into three classes and customers into three classes it can be determined how many of each class of salesmen will be needed. Of course no one deliberately sets out to hire a Class 3 salesman, but we must face the fact that we will probably be stuck with as high a percentage of Class 3 salesmen and customers in 1950 as in any previous year, so it is more realistic to include figures on this basis than to assume that every salesman hired will produce an average volume or that every new customer acquired will buy the general average.

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Management at Coopers decided 5 years ago that a new office building was needed, and reserves were set aside for that purpose. When there was enough money, the work began, and this new air-conditioned structure in Kenosha is the result

Coopers Built Business On Well-Knit Ideas

In the early 1930's, Coopers, Inc.—like many other companies—was afraid lack of business would force its doors shut. Then it came up with an idea that has knocked the bottom out of the underwear industry

By Wells Norris

A HONG KONG merchant recently wrote to Coopers, Inc., Kenosha, Wisconsin, and said his store couldn't afford to be without the manufacturer's garments. Other letters have reached Coopers from Switzerland, Belgium, Australia, and similar far-flung places on the globe.

These letter-writing merchants

all handle Coopers' products, and they give some idea of the widespread distribution of Coopers' underwear—whose coverage is even more intensive in the United States.

Such distribution is paying big dividends at Coopers, for last year was the biggest in history for the underwear manufacturer. Sales have continued to climb this year, and Coopers' factories are going at full speed in an effort to keep pace with these sales.

The industry's factories as a whole, however, do not hum with the same cheerful note of brightness. Consider these figures for illustration. In one postwar period, Coopers' sales reached 400 per cent, using 1935 as a 100 per cent basis. The underwear industry as a whole went only to 132 per cent. Comparative figures thus far this year are even further apart.

What is the explanation behind such growth and such great comparisons?

In Coopers' case, the explanation is a combination of things, including the old rule of doing everything according "to the book." It would be difficult to say that it was a matter of getting changed derwent of its t founder Theate nearly On top underw "nuisar departs

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the breaks, for the company changed names several times, underwent reorganization, lost two of its top men (both sons of the founder) in Chicago's Iroquois Theater fire in 1903, and very nearly folded in the early 1930's. On top of all this, until 1935 underwear was an unprofitable, "nuisance" item to every retail department store.

Then, too, Coopers found that it could not compete with the low prices of Southern mills during the depression, and began producing a new item, "Shu-Pac"—that proved a dud.

Therefore, with these numerous obstacles in Coopers' pathway to a successful business, one could hardly say the company got the breaks. In fact, back in the early 1930's, Coopers seemed less concerned about breaks than it did about going broke.

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After the "Shu-Pac" fluke, Coopers experienced some success with its "Olympiad" sweat shirt that drew from the publicity of the University of Washington crew who first wore them. But the depression cut deep into the company, and management realized that it had to come up with a new and different product to survive.

During 1934 a group of Coopers' men spent long hours in Kenosha working on an idea. Then in January 1935, the development of this idea was released in a Chicago department store in the form of Jockey underwear for men. The product was radically different, and the store sold out its entire stock the first day. Other dealers began to show an interest in the new knitted, form-fitting underwear, and Coopers backed the product with a national advertising program, including space in Collier's and the Saturday Evening Post.

The success story of Coopers now turns out to be largely the success story of Jockey. Because until this product was merchandised, Coopers had hit one snag (Continued on page 30)



The \$900 bronze original (far right) of the Jockey boy statuette decorates the new office of Vice President A. R. Kneibler, who joined the company in 1928



Pictures on the wall in President R. Y. Cooper's office include those of the founder and his three sons. Reception room (below) displays Coopers products



How a Bank Attracted 1,000 New Customers

Within a few weeks after moving into its new quarters, Central National Bank in Chicago has added more than 1,000 customers. This added business is the result of new offices plus new and improved customer services

SINCE moving into its new home a few weeks ago, Central National Bank in Chicago has served more than a thousand new customers, including depositors, safety box renters, borrowers, and others.

No bank official, of course, would say definitely that these new customers were attracted solely by the new building, but the more attractive surroundings certainly have had a great deal to do with the increase in business.

New customer services made possible by the building have attracted some of the new business. One idea, for example, is the bank's inside parking area. All a customer has to do is drive his car into one of two entrances, leave his car with an attendant, and enter the bank lobby at a door a few feet away. The attendant takes the car by elevator to the second floor.

When the customer has completed his banking transactions, he gets into his car on the secondfloor parking area and drives down a ramp into the street.

If a customer is in a hurry, he can do his banking without leaving his automobile. Six inside motor bank windows are available, and

all banking transactions can be made here. Motor bank windows at some banks take only deposits because of the inaccessibility of records; but Central National has installed an extensive pneumatic tube system that makes all transactions possible. If a customer wants to make a savings withdrawal, for example, his passbook and withdrawal are sent to the savings department for verification and approval. In a matter of minutes everything is checked, and the customer receives his money and is on his way.

Central National, which has over 300 car-customers a day, is said to be one of four Chicago banks with this service.

These drive-in facilities have an additional advantage. Customers delivering valuables to the bank can be discharged from cab or car in this inside area, and armed guards will always be close by to provide the best protection.



Central National's customers lose no time looking for parking space in a busy business section. They drive in for motor window banking or inside parking



Any banking transaction can be made at Central National's motor windows

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Central National also has an inside restricted area for Armored Car and Brinks trucks, thus giving additional protection here, too.

Another customer service at the bank is an old one that has been enlarged and set in much more attractive surroundings to take care of increased business. This service is that furnished by the foreign division. Many displaced persons who have come to Chicago since the war have become customers at Central National, and the bank has always had a large number of foreign-born customers.

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The bank is located near a Chicago street (Halsted) that is called the "street of all nations" because of the diversified nationalities in the area. To serve these people, Central National's foreign division has girls who can speak various languages. If an Italianborn customer wants to send a check to a friend in Naples and wants to do his talking in his native tongue, there is a girl who can speak Italian. Now and then there is a customer whose language or particular dialect is difficult for the girls to understand. In this case, the manager-who speaks nine languages-fills in.

The section in the bank occupied by the foreign division is especially attractive because of a mural that covers one wall. The mural shows some of the better-known points in the world, including the capitol in Washington, D. C., and the Sphinx in Egypt.

Central National's new quarters really comprise two buildings, a feature that has helped streamline systems and procedures at the bank. Such an arrangement has eliminated scattering of departments—which in turn has eliminated some inefficiencies. Too, all operating departments are on one floor, permitting an even flow of work—with less lost motion—and making closer supervision possible.

The bank's two buildings are for two distinct purposes. The main building is for the public, and has two floors and a lower level. Located here are teller windows;

(Continued on page 44)



President J. Ross Humphreys' office is equipped with conference-style desk and other features that contrast with the dull conservatism of many banks



Central National's new foreign division is one of the most attractive sections in the entire bank, partly because of the mural across the wall. Almost any foreign tongue is understood by these girls, and the manager speaks nine languages

How Executives Keep From Growing Old

Many executives are working themselves to death because they don't know how to slow down; they can't even enjoy a long week end or a vacation. Here are some tips by Dr. Eugene Walsh of International Harvester

THE Western Electric Company last year had a sickness bill that almost reached the staggering figure of \$9,000,000.

But this sum alone doesn't tell the story. Within the last 5 years, 70 per cent of the days lost at Western Electric have been benefit cases—that is, illnesses that lasted 8 days or longer. If these absences had been uniformly incurred by everybody, it would have meant a loss of 2 weeks' production time per employee in 1948 because of sickness, and the cost would have been something like \$100 per person.

According to Dr. F. L. Smith,

ONLY - Puff 2 MORE - Puff HOLES TO
GO!

Golf can be hazardous for executives if it is taken too strenuously and too infrequently; but a slow, leisurely game is good for the harried businessman

who in July retired as one of Western Electric's medical directors, however, more than half of the absences at the company were due to respiratory ailments such as colds, influenza, bronchial disorders, and grippe. Many "repeater cases"—people who have recurring sickness absences—run the average up considerably higher than it would be otherwise, and it is with these cases that Western Electric is doing a great deal of research.

Western Electric's health problems are typical of those in businesses throughout the country. Labor statistics show that the average employee in the United States is absent from his job about 12 days each year because of illness. Translated into hours of output, these figures mean an annual loss in national productivity of about 5 per cent. But another 2 per cent must be added because of ineffectiveness on the job caused by untreated latent or chronic disease.

What can be done about such terrific losses?

Dr. John J. Wittmer, assistant vice president of the Consolidated Edison Company of New York, Inc., said that experience of industrial physicians indicates these losses due to sickness can be cut about 50 per cent. With 7 per cent as the total production loss, a conservative estimate of reduction would be about 3 per cent, according to Dr. Wittmer. Figuring that the average daily wage is \$11, this saving would be 33 cents a day, or about \$79 a man-year. A complete medical and health service can be made available for considerably less than \$79 a man a year—the cost varying, of course, upon the total number of employees involved.

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In fact, Dr. Wittmer said that a good industrial-medicine program should not cost more than \$22 an employee a year. Therefore, the medical plan that could cut the absence rate by 2 days a year would allow a company to break even.

The story is a little different when confined strictly to executives. A man in the five-figure salary bracket is obviously going to be a much greater loss to a company than a machinist in the shop. Another machinist can be trained in a short time, but a management man who has spent years learning all the angles of his particular business is going to be more difficult to replace.

General Motors Corporation realized this at the end of the last war after several of its top men toppled over from overwork. The company now has a complete health program designed to bring any executive health problems to the surface, and then eliminate them before they have done any

severe damage.

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Many other large companies are setting up programs with the same thoughts in mind. International Harvester Company has a plan whereby annual check-ups are given the management group. Dr. Eugene L. Walsh, Harvester's assistant supervisor of medical services, is behind the program, and he is familiar with some of the problems faced by companies both large and small. In many small businesses, for example, one man is the whole show. He owns the company, runs it, and holds himself completely responsible. There is no one to tell him to slow down. no one to warn him that he should take a long vacation and forget it all for a while. If he does not voluntarily submit to periodic check-ups and follow the advice of his physician, he is running a good chance of fast becoming the "late indispensable president" of his company.

Big companies have their problems too. Many executives should slow down, but it is often difficult



Some executives take office work home with them in a brief case, but others take it home in their heads. Neither method promises a man long, active life

to get them to do so. Some of them should take a shorter work week or should take an extended vacation, but naturally they don't want to do anything that might mean less money.

One doctor recently had as a patient a top executive in the newspaper field, a business always known for its pressures. The executive's blood pressure was a little higher each time it was taken, and so the doctor worked out a regular routine for the newspaperman. Every third week end the man would leave his office after work on Thursday and wouldn't return until Tuesday morning. One time he would go up to a lake region for restful fishing and relaxation. Another time he might take a motor trip to some scenic spot close by, or another week end he might just stay in the city, enjoy movies, plays, or do anything except work at the office. The man's blood pressure soon started going down.

Every executive should take a vacation, as any doctor will say.

Even this is often a problem. There are top men who consider themselves indispensable, rather than delegate their work to another person, they will skip vacations entirely. Then there are other executives who take vacations, but their particular phase of the business comes to a standstill while they are gone. When they return, their desks are stacked with 2 weeks' work, and the men must pitch in and work that much harder to catch up. It may be advantageous for executives who have this problem to stay on the job at a normal pace.

On the other hand, Dr. Walsh said that it is often more beneficial for an executive to take two fairly short vacations rather than one extended vacation, because he can stand 6 months of pressure better than he can 11 months.

Executives who won't delegate work to others are some of the biggest problems that confront company physicians who try to

(Continued on page 47)



President Dunnagan's modern office was designed by Edmund Sheehan, Executive Office Interiors Company. Pro-duc-trol board (below) keeps tab on all jobs



Better Tin

Inland Press provides its printers with the best equipment, but its better tooling program does not stop there. The company believes modern machines and methods are also important in the office and has kept office methods as efficient and up to date as those in the plant

THE Inland Press, Inc., a Chicago printing company, recently installed a machine that automatically wraps 600 packages an hour. The machine was designed to wrap cut paper stock for paper mills but was adapted by Inland Press to wrap its packages of books, pamphlets, and other printed material.

Inland also has a new offset web press that in an hour can print both sides of a strip of paper 50 inches wide and over 6 miles long, at the same time folding the paper into certain sections.

Another modern machine at Inland is one that automatically trims magazines on three sides, with the shavings being cleanly removed through suction pipes.

These three machines are only a few of the latest and most modern equipment at the Inland Press plant. But Inland didn't stop with the plant. The company's plan for providing its workers with the best possible tools extends into the office.

For example, just the first of this year International Business Machines equipment was installed to handle the company's cost accounting. Heretofore, all this work was done manually. Employees' work coment as the var posted ment a printer jobs or of cour rate I error work departs from he ceptable

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Ting Pays Off at Inland

work cards came into the department at the end of every day, and the various operations had to be posted under the proper department and to the correct job. One printer might work on 30 different jobs or operations in a day, which, of course, would require 30 separate postings. The chance for error was great, and when all the postings were completed, the cost department was still a long way from having figures that were acceptable to management.

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Because of the time required to post these figures manually and compute results, it was always a couple of months before any decisions could be made based on the cost department's figures.

But now it is a different story. Instead of manually posting the time every employee spends on various operations, this time is key punched into a card. When the cards for a previous day's work are all punched, the most difficult part of the mechanical operation is over. Under the old manual system, however, at this stage the work was just beginning.

After the cards are key punched, they are run through a tabulating machine to get the total number of hours worked that day. This figure is balanced against the number of employees at Inland multiplied by 7½ hours (the working shift). If the two figures are the same, all the operators' listed time and the work of the key punch operators are accurate.

With this balance made every day, the total figures at the end of the month are sure to be correct, and unnecessary time is not lost in checking back to find mistakes before turning reports over to management.

Another thing that is easily done with the IBM equipment is to figure the chargeable and non-chargeable time. Inland Press naturally charges its customers

for the time consumed by linotype operators, compositors, and other printers in getting out printed material. But it can't charge a customer for proofreading, for printers' clean-up time, for time necessary to redistribute type, or other work that is nonproductive. It is important, however, for Inland to know how much nonchargeable time there is compared to chargeable time. Such figures are easily obtained with the tabulating machines. And they can be balanced against total time for any day as a further check.

With the IBM equipment, it is a simple matter to compute the cost of a complete job when it is finished. All the cards for that particular job are sorted mechanically, and then run through the tabulator. The total number of hours consumed for every operation on that job is shown, and the cost per hour can be applied, thus arriving at the dollar value.

Inland generally has several hundred jobs "in work," but it is simple to determine the inventory of work in process. Under the old manual system, it was a major operation to make this computation at the end of the month. Now the same thing can be available every day.

Inland's mechanical bookkeeping equipment is only a part of the streamlined system in the office. There is another method that is helpful to Inland's salesmen and their customers. A salesman or customer can call up at any time and ask for a report on a particular job, and in a matter of minutes the information can be given. He can be told when the work will be completed, what stage it is in at the moment, and any other pertinent facts.

This information is quickly available because of Pro-duc-trol boards that are kept up to date. When a new job comes into Inland, there are several things to be determined before the customer can be promised a delivery date. Paper stock must be checked, open press time must be assured, and other departments must have enough open time to get the job out on a certain date.

When all these factors are (Continued on page 56)





GM's latest questionnaire is compared with some earlier booklets by Roland Withers (right), customer research head, and G. Robert Garside, assistant

General Motors asks more than 2,000,000 motorists all sorts of questions every year to learn what they want in their next car, and answers are used for GM's guidance. The customer research staff functions as a proving ground of public opinion on cars

How GM Gives Customer Just What He Wants

By Dwight G. Baird

THE quickest way to profits and the permanent assurance of such profits—is to serve the customer in ways in which the customer wants to be served," Alfred P. Sloan, board chairman, said in a letter to General Motors Corporation stockholders early in 1934.

But how does a company find out the ways in which its customers want to be served? Well, GM finds out by asking them. It asks more than 2,000,000 motorists all manner of questions about their likes and dislikes every year. And it gets enough replies to fill an encyclopedia.

Asking such questions, digesting the replies, and passing the results on to the many GM divisions, organizations, departments, and others concerned is the function of the General Motors customer research staff.

That was what Mr. Sloan was writing about in the letter mentioned above. The customer research staff had been organized in 1933 and he considered this activity so important that he referred to it as "a proving ground of public opinion." This staff consists of 24 men and womenwriters, artists, correspondents, practical psychologists, and clerks -who are experts in asking questions and interpreting the answers. It occupies a wing in the GM Building, Detroit. And hung on the wall is a framed motto which reads: "An opinion when deeply rooted in the public consciousness is just as much of a fact . . . and just as important a fact . . . as the scientific findings

of our research laboratories and our proving ground."

The customer research staff works in close cooperation with GM's research laboratories, Fisher body, the styling section, the GM proving ground, top management, and the various divisional engineering, sales and service organizations, supplying them with data that are constantly flowing into the central office direct from owners of cars of all makes all over the country.

"We try to get a true and complete reflection of consumer thinking and measure the boundary lines of public acceptance," Roland Withers, director of customer research, said. "In other words, we try to find out what kind of products are desired and how they can best be served up to customers in advertising and in dealers' showrooms and service departments.

"There is only one person quali-

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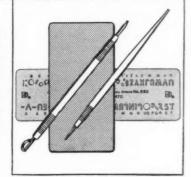
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Two young members of GM's customer research staff survey some 11,000 questionnaires that were received in the mail in 1 day after they had been answered by motorists. Between 15 and 20 surveys are made each year by the organization

fied to say just what the motorist prefers and that person is the motorist himself. We ask him what he wants and catalog his answers for GM's guidance."

To obtain such information, customer research makes 15 to 20 surveys a year. It has tried all manner of means of ascertaining likes, dislikes, preferences, ideas, habits, opinions, and buying motives. Now it depends almost entirely upon questionnaires. "Your Car as You Would Build It," "What Is Your Preference?" (performance versus economy), "Style Ballot," and "Did You Ever Buy a Used Car?" are titles of a few of them that have been used postwar.

All of the questionnaires are in the form of printed booklets or folders and every effort is made to make them interesting, easy to read, and easy to answer. From the very beginning, GM customer research has tried to inject human interest and a touch of drama into its mailing pieces. The copy is informal and candid. It is written in the vernacular of the motorist. Many pen-and-ink drawings throughout the questionnaires add to the casual style, brighten the printed matter, and focus attention on the questions.

Many different type styles and devices are employed—headlines, large type, small type, italics, boldface, script, underlines, footnotes, and margin copy. Even longhand notes are casually inserted to resemble afterthoughts or editorial corrections. As a result, the questionnaires are interesting, sincere, informal in tone, and low-pressure in approach.

Every word and every detail of every piece of copy is chosen with utmost care, then every one of them is studied and discussed and many of them are changed time and again. "We not only want to make them easy to understand—we also want to make them hard to misunderstand," Mr. Withers explained. "We could easily influence the replies by the way we state the questions, but that is the one thing we are most careful to avoid."

Requests for surveys usually originate with GM management or with the various divisions. Most of the creative work is done by the key people in the department. They prepare a dummy, then a group of staff members study and criticize it. Changes are made until all are agreed that the copy is the best they can make it. Then they submit it to the one who made

the request and other changes may be suggested.

Questionnaires are sent only to owners of cars less than 3 years old, with some exceptions. Mailing lists are purchased and they necessarily are a few months old. This time lag is advantageous because, by the time the car owner has received the questionnaire, he will have had time in which to become thoroughly acquainted with the characteristics of his car. Every name on the lists is examined to assure a fair and accurate cross section of car owners in various localities. These usually are classified as metropolitan, towns of less than 25,000 population, and rural.

Answers to nearly all the questions can be check-marked, but space is provided for remarks at the end of many sections, and some "rather personal" information is requested, including age, sex, make and model of car owned, whether bought new or used, about how far it has been driven, and "What make of car do you expect to buy next time?" Respondents are assured that this information is for statistical purposes only and would be helpful, but they may skip this page.

(Continued on page 50)



How much do you pay for the Burroughs machines you DON'T have?

Probably a lot more than you think... certainly more than you would pay for the machines your office needs.

Are you doing without modern figuring machines? Pencilwork is a plodding, inaccurate, and expensive substitute. Are you doing without enough machines? Every girl made to wait her turn at a shared machine is actually invited to squander costly time, even if figuring is only a fraction of her job.

WHEREVER THERE'S BUSINESS THERE'S

Compare the cost of these inefficiencies with the three or four cents a day it takes to amortize the cost of a Burroughs adding machine or Burroughs calculator over its long useful lifetime.

There's hard-headed economy in having enough Burroughs machines. Let your Burroughs representative help you save time and money with the right Burroughs machines for all your figuring jobs. Burroughs Adding Machine Company, Detroit 32, Michigan.

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Has Business Recession Run Its Course?

Such things as higher incomes, better distribution of incomes, and business investment in plant and equipment point to the end of a recession. But predictions are dangerous, and other points are yet to be considered

By Robert L. Heilbroner Economiet, Stein Hall & Company

ALTHOUGH it is not generally realized, we are already 10 months past the peak of our postwar boom; our economy has been going through its slow and steady deflation ever since last November. To date the recession has been mild-only in scattered industries and isolated areas are there serious problems of underproduction and unemployment. Basically the tone

of our economy is still healthy: Output is 60 per cent over prewar and unemployment is less than half of the 1939 figure. But what worries management is the direction of our trend. We are on a downward slope, and there are no indications that we have yet reached the valley of recovery.

In these days of uncertainty and dubious prediction, facts are

needed to judge the speed and strength of the economic currents. Here are some recently compiled facts of real importance which should assist management in this task. They help explain why our downturn has been so gradual, and they help us in formulating something like an educated guess as to the business picture of the

Our reservoir of liquid assets has long been regarded as one of the most important props under our weakening economy. And it is reassuring to note that the most recent Federal Reserve survey reveals that this backlog of latent demand still constitutes an enormous reserve of buying power.

At the end of 1948 total liquid assets amounted to \$238.8 billion -nearly \$2 billion higher than a year ago. Of the total sum, business liquid assets amounted to \$64 billion, divided principally into Government securities and bank deposits. Personal holdings of liquid assets came to just short of \$175 billion, with \$20 billion in cash, \$30 billion in checking accounts, and \$52 billion in savings banks. The rest was mainly invested in Government securities; "E" bonds, the small saver's issue, alone account for over \$33 billion.

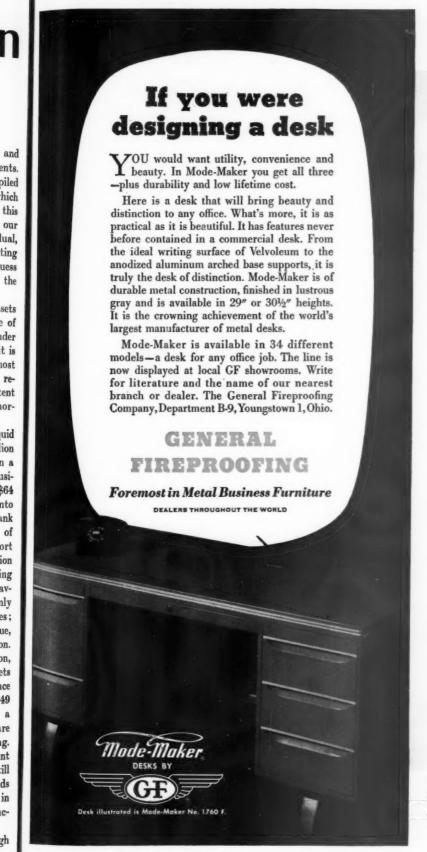
Despite our 10-month recession, it is doubtful if our liquid assets have diminished appreciably since late last year. All during 1949 savings have been running at a high rate, and the probabilities are that the reservoir is still growing. The implication for management thinking is obvious: We still possess a vast reserve of funds which can be tapped—not only in times of need, but also by successful salesmanship.

It is certainly true that high



Individuals and businesses still possess a vast reserve of funds, and the best time-tested way of tapping this wealthy source is through successful selling

AMERICAN BUSINESS



Here are features you'll like in Mode-Maker

Mode-Maker has many functional and utility values never before offered in a business desk. Among its unique features, these are outstanding:

- Resilient Velvoleum top provides ideal writing surface -satin-smooth, quiet, durable, cigarette-proof, stain-proof, moisture-proof.
- Improved locking mechanism in center drawer unlocks all pedestal drawers by one simple finger-tip latch.
- Recessed drawer pulls, faced with decorative aluminum panels, eliminate projecting hardware, add to streamlined style and beauty.
- Interchangeable drawers and suspensions permit quick rearrangement of any and all drawers to suit user's needs.
- Space saving 30" depth brings entire desk top within arm's reach, at the same time saving valuable floor space.
- Distinctive arched bases of sparkling aluminum come in two sizes to provide either 29" or 30 1/2" desk height.
- **Rugged metal construction** throughout . . . no splinters or rough edges . . . no warping, shrinking or swelling ... moisture-resistant, fire-resistant.
- Flexible unit assembly simplifies conversion of one model into any other model. All units-top, pedestal or base are easily replaced.

Compare Mode-Maker point by point with any other desk on the market and see for yourself why it is the world's foremost metal desk.

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levels of income provide the greatest possible stimulus to high levels of output and employment. Equally true is the need for income to be spread so as to create a broad market as well as a rich one. American businessmen know that capitalism cannot survive in an economy where a very few are very rich and a great many are very poor. So it is encouraging to note a few facts concerning the way our nearly \$200 billion disposable income was divided among our 50 million families and individual spending units at the close of 1948.

First: About half of all spending units reported higher incomes in 1948 than in 1947.

Second: Nearly half of all spending units received at least \$3,000 of income in 1948. This is the highest median income we have ever known in this country.

Third: The distribution of income shows a tendency to broaden the market rather than to pyramid it toward the top. In late 1948 the spending units whose incomes ranged between \$2,000 and \$7,500 took in 67 per cent of the nation's income—3 per cent more than a year before. Furthermore, 65 per cent of all spending units were in the \$2,000-\$7,500 group and only 30 per cent were below it; the previous year 36 per cent of all spending units received less than \$2,000

The point for management is not just that our income is high but that it is widely distributed. Despite the extent to which unemployment will reduce aggregate incomes, it will not severely affect the size of the average income of the employed population, nor will it cut too deeply into the mass market in the \$2,000-\$7,500 range.

One of the most encouraging economic reports has been that business investment in plant and equipment is running only a few per cent below last year. It had been widely feared that adverse economic weather might induce a wholesale abandonment of expansion plans. This has not happened.

Strong Points in the Business Picture

- 1. Liquid assets are at an all-time high.
- 2. Distribution of income is higher and broader than ever before.
- Investment and construction are holding up extremely well.

While it is certainly true that investment, particularly in manufacturing industries, is on the wane, electric and gas and nonrailway investment expenditures have been enough to hold the over-all decline to modest proportions.

In addition to the firmness in the investment picture, new construction has also held up well after getting off to a slow start. If present indications are borne out, 1949 may see a total of \$19 billion spent for new construction, with quickened State and local construction filling in the breach left by declining industrial and commercial building.

With so many encouraging signs on the horizon, it is tempting to predict that our recession must be nearing the end. But while our economic props make the difference between recession and depression, they do not provide the impetus for a renewed expansion. High levels of liquid assets, a broad distribution of income, a continuing stream of expenditure on construction and new plant, all these are part of the reason why we have managed to endure 10 months of economic contraction with relatively minor discomforts.

Powerful deflationary forces still hold the center of the stage. The mere fact that we are no longer buying ahead for inventory has meant a slowdown of \$4 billion a year in order placement. This alone is enough to cause a considerable contraction in production activity. Add to this the constant dollar shortages which have recently led Britain to cutting its United States purchases.

In the meantime we may well have temporary pick-ups from an oversold position. But pick-ups are not enough to lift an economy into a long spurt of renewed activity. For this we need a real surge of over-all expansion.

Because the signs of such a boom are not visible, many economists now look toward a situation where we will ride midway between the depressed levels of the 1930's and the abnormal highs of the past few years. They anticipate that our economy will level out not too far below its present rate of output and that it will continue to go along at less than full employment speed for a considerable period.

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It is still far too early to predict. Much depends on the action of the government on tax policy and on the extent, timing, and channeling of public expenditure. Much depends on whether business will come up with the new ideas, innovations, inventions which in the past have sparkplugged all our eras of prosperity.

These are political as well as economic questions, with a long-range outlook. In the meantime management must weigh the importance of our recently rechecked economic props against a still declining picture of national production and employment.

AMERICAN BUSINESS



a frank, friendly talk with men who want to do something about

HIGH OFFICE COSTS

We, at Jasper Office Furniture Company, who have made furniture for thousands of America's great offices feel a responsibility to help lower office costs.

We have been studying, planning and experimenting with office furniture which will play a vital role in reducing office costs.

We have not stopped at building good furniture. We have attempted to make a contribution to the economics of office operation.

For the next eleven issues of American Business we are going to talk with you about this important job of lowering office costs.

In a new booklet, "Lower Office Costs," we discuss the balance sheet phases of office furniture. You may want to study this booklet and watch for our messages each month.

After you read the booklet please write us frankly, and join hands

with us in a common-sense effort to wipe out the lost motion and waste in office operation.

We will be happy to send the booklet without cost or obligation. It may mean savings of many thousands of dollars to you.

We will send you OFFICE COSTS booklet

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JASPER, INDIANA



September 1949

How a President Talks To His Employees

Robert Wood Johnson, Johnson & Johnson board chairman, talks to the employees of his company's many plants by way of 44 recordings covering various subjects. And now the talks are combined in a new book

YOU have heard the old story about the college graduate who turned traffic cop. Instead of assailing speeding motorists with the usual, "Where's d' fire, bud?" this fellow inquired:

"And now, my good fellow, pray tell me what is your urgent motive for proceeding at such wholly illegal and potentially disastrous speed? Could it be that you are proceeding with undue haste to some conflagration?"

Some books written to acquaint employees with facts about their company are as stiff as the mythical traffic cop's question. But we have just read a book that has none of the usual faults of employee books. It is based upon a

ROBERT WOOD JOHNSON

series of recorded talks made by Robert Wood Johnson, board chairman of Johnson & Johnson, Brunswick, New Jersey manufacturer of surgical dressings.

The book is titled, Robert Johnson Talks It Over. And that's a sound title. Mr. Johnson, who was a general in the Ordnance Department during the war, entered the family firm of Johnson & Johnson in 1910 when it was small enough for him to know everybody on the payroll. In the very beginning of the book he says: "Years have passed since I knew everyone in our organization. There once was a time, however, when I did knowat least I recognized—every man and woman who worked with Johnson & Johnson. Those men and women knew me, too, and we'd get together once in a while and talk about the company, its progress, and its problems. In those talks I learned how others felt, and they learned what was on my mind. Anyone might ask questions, and could get answers telling just what he wanted to know.

"We have grown too large for such discussions; if we tried to hold them now, we would have meetings with speakers and a lot of formality, but few real results."

Did you ever read a sounder, more simple, but convincing reason for a book such as Mr. Johnson has produced? Page after page he goes on, in the same lucid style, telling his employees about the company and its growth and what it aims to accomplish.

He takes up one department after another and in a brief message, often packed with personal references to people in the organization, he tells why a certain department is important, how it functions, and its relationship to the business as a whole. Without ever saying so in as many words, he proves, time and again, that a department's chief value is its service to the business as a whole. For example, in telling about the general office he says: "Our general office work goes on so smoothly that many of us hardly realize that it is being done. Yet our offices are busy places, and their services are important. Without them we would have to shut down almost immediately."

He tells how the company grew, and how subsidiary companies came into the Johnson & Johnson family of customers. Writing about Chicopee Manufacturing Corporation, a subsidiary, he says: "Many years ago my father asked John Manley (the father of Nason Manley, our present director of construction) to build a cotton mill at our plant in New Brunswick, New Jersey."

Here in one brief sentence he gets over several important ideas: One, that his father was a man to delegate responsibility. Two, that the man who built the mill was a man to be trusted. Three, that the son of the man who built the company's first cotton mill is still with the company, also in an important position. And perhaps most important of all, he shows his own knowledge and memory of details concerning every phase of the company's growth.



If you're up in the air for lack of figures, the new Fully Automatic

Marchant Figuremaster will deliver heavy-volume work faster and cheaper.

If your work is relatively light, the new low-cost Semi-Automatic model will do the job. Both models are available in 10 or 8 column capacities... choose whichever fits your requirements and business budget. Both have all the 18 principal new features of the Figuremaster line, including automatic point-off in division, indicated either as a decimal or percentage... "phantom touch" key action for almost effortless operation... 40% greater dial visibility for easy reading. These achievements, together with Marchant's traditional supremacy in simplicity, silent speed and accuracy control, establish the Figuremasters as the world's foremost calculators.

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Figuremasters will do your calculating faster and cheaper. The Marchant Man in your phone book is ready to prove this by a demonstration on your own work. No obligation, of course. Call him today



or mail the coupon to Marchant Calculating Machine Company, Oakland 8, California

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Please send me free information about th	e new Figuremasters
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This Office Enlarges For Big Meetings

A FEATURE of the American Osteopathic Association's new building in Chicago offers something different in the way of conference rooms.

The regular conference room is complete with soft carpeting, acoustical treatment, one wall of glass block, draperies, telephone, table, and comfortable chairs. When a staff meeting is called, however, the room takes on a new, spacious look. What happens is that plastic-covered partitions that serve as one wall of the room are pulled back, thus opening into

the executive secretary's office.

This office also has a glass-block wall facing the street, and the carpeting is the same-being broken only by the small space necessary for the sliding partitions. The combination of the room and office therefore looks like a huge conference area, and the executive secretary doesn't even have to leave his desk to conduct the meeting. When the discussion is completed, the partitions are closed, and while the 50 staff members are dispersing to their offices, the executive secretary can plunge right back into his own work.

The conference room—as is—is used by visiting doctors and by members of the staff when small meetings are held. The executive secretary's desk with the conference top permits six or eight people to group around it.

The Association's new threestory building was constructed to get the most natural light in an area where taller structures predominate. The glass-block wall runs the length of the building in front, and continuous windows do the same on the second and third floors. There are more people in private offices than in general office areas, and the offices are located along the windows, with the few clerical desks placed in the middle of each floor. There is no hard-and-fast rule for placement of desks, and telephone outlets permit frequent changing.

The entire office is acoustically treated, mostly in the ceilings. But one wall in the conference room is of acoustic construction while the ceiling is plaster. This one wall has a couple of pictures hanging from it, supported by golf tees stuck in the tiny holes.

The Association has a small lunchroom in the basement, with a stove for making coffee or for heating soup and a refrigerator for keeping drinks cold. Mailing and other mechanical equipment is located in the basement, too.

The third floor of the building at present is not in use. The Association had plenty of space on the first two floors and in the basement, but the third floor can be quickly partitioned off to be used as needed. Air-conditioning and heating units can also be connected for almost immediate operation.

The building was constructed so that additional floors can be added if future expansion necessitates more space.

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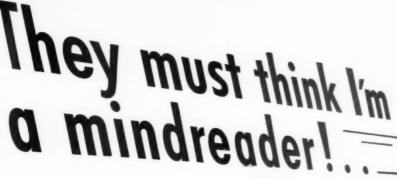
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The Association's old quarters were in strong contrast to this new building. The entire staff was crowded together on one floor before, and there was no conference room where meetings could be held. The new structure has about 5,000 square feet of space on each floor, with no limit to the possibilities for expansion.



When plastic-covered partitions are pulled back, this conference room opens into office of the executive secretary of the American Osteopathic Association



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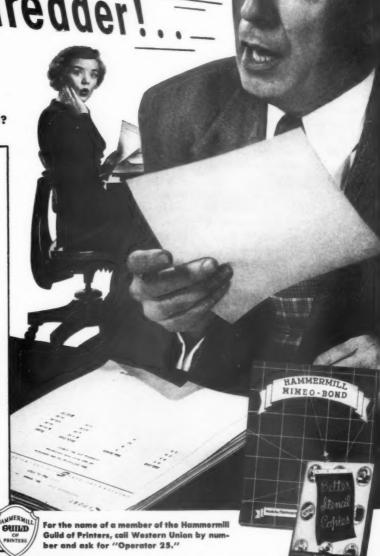
Your prospects won't bother to read through them if they're blurry, fuzzy, messy—as so many bulletins are.

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AB-SE

Coopers Built Business on Well-Knit Ideas

(Continued from page 11)

after another, and some of them were almost enough to stop the story in the middle of a chapter.

When Coopers realized it had a product that consumers really wanted, the name Jockey was played up to the fullest. By 1936 a complete line of this underwear had been marketed, and the company secured the cooperation of Wieboldt's, Chicago department store, to try out a sample promotion. Every conceivable means of advertising was used-newspaper ads, window displays, interior displays, store meetings, retail sales training-and results showed that Coopers had hardly tapped the market.

In 1937 Coopers advertised in the first issue of a new magazine called *Life*, and also began a cooperative advertising program with its dealers. Because of different peak seasons in various parts of the country—caused by early summer weather in the South, and early winter weather

in the North—Coopers adopted rotogravure advertising in Sunday newspapers. In this way, release dates could be controlled. About this time too, the company stood a man in some plaster and made display forms for its new-style underwear.

Many people that year were tolling a death knell for long underwear; they said it had scratched its last customer. But in the fall of 1938 Coopers put on an intensive advertising campaign for its Jockey Longs-to be worn when the weather demanded extra protection-and the rush was on. The promotion was aided greatly by athletic celebrities who endorsed the product. At the same time, Coopers stood another man in plaster, this time to make a "waist-down" form for dealers to display the long underwear.

During the same year, Coopers participated in a style show at a Chicago hotel, and neatly solved the problem of displaying its unmentionables. A man and his girl friend were attired in full-dress outfits, but the outer garments were of cellophane—and Coopers' products were clearly visible. This promotion received considerable publicity in newspapers and picture magazines, and a photograph of the couple was published in Germany. Hitler said it was the way people got married in America.

Direct mail campaigns were also provided dealers in an effort to stimulate sales, and this was Coopers' first attempt to help its dealers in this way. Sound-slide-films were introduced into the selling program, and Coopers' salesmen were said to be the first in the industry to use this modern sales tool. Two films a year were produced—until the war cut short film supplies.

Self-service had long been a feature of grocery and drug stores, and Coopers in 1939 adopted the idea for its cellophane packages. Labels described the product completely, so that no questions were left unanswered in a customer's mind. Store clerks apparently had little more to do than collect the proper amount of money. Also in 1939, Coopers introduced a "squirmer" advertising program that featured the drawings of Peter Arno.

Soon after the Arno series, Coopers brought out its famous Jockey boy statuette, created by Frank Hoffman, world-famous sculptor of things equestrian. About 5,000 of these colorful models are now in dealer stores. and A. R. Kneibler, vice president, has a bronze original in his office that is priced at \$900. It was made so that future models would not vary from Hoffman's original. Pictures of this Jockey boy are on everything connected with Coopers -garment labels, letterheads, boxes, and advertising.



Coopers' new office building features this neat, attractive salesman's display room which shows underwear, hosiery, and other wear to best advantage



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dumb like a fox ...

In our humble opinion, the intelligence of Reynard is vastly overrated.

Why anyone "smart as a fox" should park under a vine daily from 9 to 5 (no Saturdays)

figuring, figuring, figuring how
to snare a set of grapes, escapes us.

And all that figuring for
grapes? When anyone...
even anyone dumb as a fox...knows
that whatever the figuring or
accounting job, Monroe makes

a machine to handle it!



Monroe solves your figuring and accounting problems...a model to meet every need!



Monroe CALCULATING Machine

FULLY AUTOMATIC! Star performer saves time, effort. Sturdy construction, long, trouble-free service. "Velvet Touch"* operation. Huge appetite for figures!



Monroe ADDING Machine

TOP VALUE! New 8 column with direct subtraction. Budget priced. "Velvet Touch"* keyboard. Engineered to increase figure production, lessen fatigue.



Monroe ACCOUNTING Machine

VERSATILE! Simple, fast, efficient! Like all Monroes, its "Velvet Touch"* is one reason why operators who know prefer Monroe.

*"VELVET TOUCH" originated in 1935 to describe Monroe's matchless ease of operation.

Every Monroe is sold only through Monroe-owned branches; serviced by Monroe's factory-trained organization.

MONROE MACHINES FOR BUSINESS

Monroe Calculating Machine Company, Inc., General Offices, Orange, N. J.

PAYROLL COSTS



PAYROLL costs, as you know, have grown and grown these past few years.

You now have more and more complicated payroll registers to prepare ...more and more government reports to make...and more headaches.

Let us cut down your costs by preparing your payroll data (including checks, if you wish) in our offices, on high-speed alphabetic and numeric tabulating machines.

It's amazing what savings you make ...and how quickly your payroll headaches disappear!

FREE BOOKLET

"Modern Payroll Service" tells how this efficient, confidential service can be used by *your* firm. Send for it now.

Tabulation Specialists

Let us tabulate your sales, orders, prices, costs, inventories, vouchers, special reports and other statistics—just as we have been doing for many of America's leading firms these past 40 years!

For literature and quotations, write to:

Recording and Statistical Corporation

CHICAGO • BOSTON • DETROIT
MONTREAL • TORONTO
100 Sixth Ave., New York 13, N. Y.

At its sales convention 6 months before Pearl Harbor, Coopers used the theme "Selling in a War Economy." Allotments were begun, and then late in the fall more than 2,000 accounts were temporarily suspended. These accounts were suspended as a result of an elaborate rating program that proved them to be relatively unimportant to Coopers' distribution; and by their previous purchases they had evidenced the fact that Coopers was to them apparently only a minor source of supply. National advertising schedules were carried on as before, and space in service publications was used to remind soldiers and sailors of Coopers' products.

When the war ended, Coopers enlarged its advertising program. Space was being used in Esquire, Collier's, Saturday Evening Post, Life, and then this year the program was extended to include Coronet. Salesmen were added to the company's force, and today there are 65 salesmen covering every town in the United States with a population over 2,000 people. These salesmen have been carefully trained, and they are furnished with numerous aids that in turn will be helpful in training store clerks. There are 9 films in Coopers' library that are used for training, the most recent a sales training film completed at a cost of \$25,000.

It is now evident that Coopers' growth wasn't the result of breaks. It was more the result of a sound idea that was well developed and promoted to the fullest.

Here are a few more things that have resulted from the idea: For one thing, Jockey underwear is replacing many of the old-style outfits. For example, in 1935 when Jockey sold so well in its first year, the new-type underwear made up only 25 per cent of Coopers' business. Today, that proportion has grown to 62 per cent. On the other hand, union suits used to have 100 per cent of the underwear business, but in 1935 the figure was down to 19 per cent. Today

union suits have slipped all the way down to 2.6 per cent.

In comparing figures in union suits and Jockey underwear, however, it must be remembered that Coopers' business today has expanded to seven times more in total volume than it had in 1935.

While the volume was building up during that time, Coopers had some legal problems to solve. A furrier declared that the Jockey design was one of his own, and he sued the company but lost. Then Montgomery Ward & Company in Chicago advertised Jockey underwear for sale in its stores, but the underwear wasn't Jockey at all; it was similar but was made by another manufacturer.

In the transition from warimposed substitutes, Coopers ran into more trouble that was no fault of its own. Some of the cellophane used in its packages apparently lacked some essential ingredients, because during the cold weather the cellophane cracked. Also, there was a batch of bad rubber in a shipment of Jockey shorts, and after they were worn and laundered several times, the waistbands lost their elasticity. In both cases, the materials were furnished by well-known established companies, but they slipped somewhere.

In spite of these obstacles—some big and some little—Coopers has progressed in many directions since the business was begun in St. Joseph, Michigan, in 1876 by Samuel T. Cooper, a Methodist minister. His grandson, R. Y. Cooper, is president today, and the company sells its products in 10,000 stores in the 48 states, and licensees manufacture these products in foreign countries.

At present, Coopers produces only for men, but a recent letter has started a new line of thinking among top management. A woman in Gary, Indiana, wrote to the company and said that she had tried her husband's Jockey underwear and thought it was fine. She couldn't understand why Coopers doesn't manufacture something like that for women.

AMERICAN BUSINESS



As natural as the application of electric power to communications or mass production is the application of electricity to typing.

IBM, pioneer in this development, has engineered the IBM Electric Typewriter to bring economy to the modern office through the advantages of speed, uniform quality, and ease of operation.

A light touch operates all keys on the

IBM Electric Typewriter—including carriage return, tabulator, backspacer, and shift. Uniformity of appearance—regardless of the typist's touch—is assured by the built-in impression control. The easily-adjusted multiple copy control provides for one or many legible carbons.

The IBM representative nearest you will demonstrate the many new features of the IBM Electric Typewriter.



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KEEP RECORDS POSTED VISUALLY

- - - Right At Your Finger Tips with a

MULTIPLEX

In business offices, shops, classrooms, laboratories, conference rooms, and countless other places, Multiplex can serve to keep records posted visually—right at your finger tips. Current information—charts, graphs, photographs, maps, records, drawings, printed matter, schedules, control sheets, blueprints, advertising and other material are always ready for immediate reference, all posted on flat swinging wing panels.

Put efficiency into your business—install a Multiplex and save time and confusion. They are available in floor, wall and desk models, with a wide range of wing-panel sizes. A fully illustrated 32-page catalog is yours free. Get your copy today. No obligation.

MULTIPLEX DISPLAY FIXTURE CO. 916-926 N. Tenth Street

ST. LOUIS 1, MO.



Measuring 1950 Sales Effort

(Continued from page 8)

these men go and never sent a representative west of St. Louis from 1942 until 1948, when an assistant sales manager ventured forth into the unknown wilds of California and attempted to roundup some quick business. This same company sent the same man to the Pacific coast three times between January and August 1949. The sales manager claims that California hospitality isn't all that it is cracked up to be, because none of the company's former customers rolled out any plush welcome rugs upon his arrival. He forgets that some of the California dealers found his management too busy to talk with them when they called in person at the factory in 1946 attempting to place orders.

There is no need to bemoan past errors, to try to recapture the water that has flowed over the dam, or to shed tears over spilled milk. The problem now is, for many companies: "How can we rebuild selling effort that will bring in business without costly delay. We need business badly—but quick."

First step is to determine how much business is needed, and whether or not management is willing to exert the effort or provide the sales impact needed to obtain this volume.

In reaching this decision it must be determined whether or not profit percentages are at all nearly equal to former figures. It may be necessary to increase the figure for total volume considerably if profits are to be maintained. In many organizations today competitive conditions render it impossible to earn profits similar to the past.

Then comes a very important decision. How much more sales effort is required to obtain a given volume of business today than was required in 1947 and in some other, more nearly normal year. For

example: In one company average sales per salesman in 1947 were \$187,000. It was less than half this figure in 1939. In 1947 better than 30 per cent of total sales were from house customers, with no commissions paid. So far in 1949 less than 10 per cent of sales were made to house customers. So-called over-the-transom business disappeared almost completely in 1949.

Sales per salesman in 1949, according to best possible estimates, will be about \$149,000, with house sales about \$99,000—or a total of \$996,600. In 1939 it required 10 salesmen to bring in a total of \$800,000. During that year the company actually had 15 men, but as nearly as can be estimated there was a sales impact of only about 10 men working regularly.

The problem, which is a common one, is to decide how many men will be required to hold sales in 1950, to 10 per cent less than 1947, which is about the figure the company hopes to reach.

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Based on 1949 sales, to date, it will require at least 9 men, an increase of 50 per cent in sales impact or effort. But there is a big IF here. This estimate is based on 1949 sales. Will salesmen be able to obtain this volume next year—or will their sales be somewhere near the 1939 figure? Obviously sales will probably be higher than 1939, because of price advances alone.

If, to guess at a figure, sales per salesman for 1950 are only 25 per cent higher than they were in 1939, 12 men will be required to reach the desired figure.

It is plain to see that this company faces some important decisions. To increase a sales force from 6 to 10 or 12 men requires considerable financing. It is a big risk. Some of the men are bound to fail. All of the new men may fail to sell enough to show a profit.



THE CARLTON-DUVALL DESK

• This dramatic, semi-circular flat-top desk is 116 inches in length (on outside curve), has a fluted base and can be had in genuine Honduras Mahogany or American Walnut; finished in bleached, natural or special color. Top in any colored top-grain leather with 24-karat gold tooling. Hardware in bronze or special metals. Limited cutting of twenty-five; acknowledged by leading architects, decorators and dealers as the most outstanding executive desk in the country.

... accompanying chair is of unborn calf, brown and white or black and white. Also available in any color leather to harmonize with room decor.

Leading industrialists are our publicists-an inquiry to our Contract Division about the many services rendered by Carlton-Surrey, Inc. will receive prompt attention and immediate reply.

Makers of Fine Furniture

Eleven Commerce Avenue, S. W., Grand Rapids 2, Michigan

Plan now for fall and winter cold protection— reduce absenteeism with a Columbia Glyco-Master

One of the latest scientific developments in the control and elimination of colds and air-borne infections is Glyco-Cide. This new product is dispensed into the air in vapor form by the Columbia Glyco-Master and contains 90% Triethylene Glycol. It has been known to virtually eliminate airborne bacteria and viruses in tests—many times showing counts of 99% kill.

The ability of Glycol vapors to penetrate all areas—closets, cloak rooms, files, even desk drawers—makes it the surest protection one can find.

This coming fall and winter make sure of good attendance records by protecting your employees from colds with a Columbia Glyco-Master dispensing Glyco-Cide.

There are three distinct units in the portable line, treating areas from 10,000 cubic feet to 50,000 cubic feet. Plus two new units that fit into your air conditioning, ventilating or heating systems.

Write today for complete information.



The Glyco-Master, Sr. large industrial model for treating areas to 50,000 cubic feet.

Columbia Chemical Co., Inc.

154 East Erie Street Chicago 11, Ill.

SUperior 7-5819

Yet it is equally plain that the company's present 6 men cannot, unless we return to boom conditions, sell enough business to assure an adequate profit in 1950.

Before any new salesmen are hired it is necessary to determine where, from whom, and how they are to obtain the business. It is not enough to turn the men loose and hope, that if they are selling clothing, they will find enough clothing merchants which can be sold. Getting new accounts in this, as well as many other fields is slow business, unless you have a "hot" line.

No matter what the men are to sell it is not enough today to leave everything to them. Merchandising today is so much more precise and deliberate than ever before that men must have a package to sell, which contains more than just merchandise.

These first two steps, to ascertain where and from whom the business may be expected, and how many men will be required to obtain it, must be followed by a decision to put some new value into the product or service.

Can the product be redesigned? Can added value be built into it? Or shall an attempt be made to reduce prices? Typical of the way in which some businesses are answering this problem is Studebaker's new cars, announced right in the teeth of the biggest year the company has ever had. This company might easily have made the error of letting well enough alone, and tried to squeeze out another year's big business from old models. But it takes no such chance.

It seems evident that for a great many companies something must be done to add value—new product, new package, elimination of faults, or anything else which offers a new reason for buying.

But these are no more than preliminary steps. Many companies need a wholly new marketing analysis or study. So many changes have occurred since many companies had any marketing difficulties that management of these companies are weefully ignorant of current conditions.

For example: Bonwit-Teller has opened a new store in Chicago; a big New York department store has taken over an old San Francisco department store and brought considerable change to the picture there. Leonard's, once almost a "pine board" store in Ft. Worth has built a great new store and food mart and has changed the department store picture in that city. Foley's built a new store at a different location in Houston; several cities have undergone complete changes by the construction of large mail-order stores.

There is scarcely a city in America where some considerable change has not occurred in the retailing picture. Many home office management men have no first-hand experience with these changes and are basing decisions on conditions which no longer exist.

The same is true of field men. Many salesmen are 10 full years older than they were when they last had to fight for business. A man who was in his prime—say 38—when he last had to scramble for competitive orders is now 48, and has had 10 fat years.

Many salesmen who were around 50 years old 10 years ago will never get back into the competitive stride. This is a hard, brutal fact, but it must be faced.

With almost any company whose sales have slipped there is the pressing necessity of a sales audit—an audit of present sales pressure on impact. This is necessary before much actual sales work is going to be worth while, for the truth is that we do not know how much sales effort will be required to move a given quantity of merchandise in 1950.

In the accompanying chart it may be possible to determine with better-than-guesswork accuracy what sales effort is needed in the future. At any rate the check chart is a starter toward setting a sales activity which will produce the business needed.



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Financial Help for Employees

By Robert R. Dyer

I'w AS Monday morning. I had hardly settled down behind my desk when an employee came into my office and breathlessly exclaimed, "Have you heard about Charlie S....?"

"No, I haven't," I replied.

"He died early this morning," the employee said.

I knew then what a real help Cummins Engine Company was going to be to that widow. You see, Charlie left a widow and 8 children. He was 40 years old, a machine operator making \$1.39 an hour.

I thanked the employee who had brought the news and assured him that the distress committee would swing into action immediately.

At Cummins, being of help to employees in need is considered to be a joint labor-management responsibility. Let me illustrate how our committee works, through the case of Charlie S.....

Charlie S.... had lived in a modest, semi-modern 4-room home about 10 miles from the plant. Six of his children were of school age.

Our distress committee is composed of the vice president and works manager, superintendent, safety director, two union representatives appointed by the union president, and me. We hold regular weekly meetings and discuss the employees who are absent from work to determine whether any of them need financial or other assistance.

The employee who brought the sad news of Charlie's death had hardly left my office before in came one of the union representatives of the distress committee. We informed the superintendent and the works manager of Charlie's death.

Things happened fast. We made a complete investigation of the widow's and children's financial condition. We discovered they had a mortgage on the home of \$500. There were some unpaid doctor bills from the emergency operation. School would begin soon and the children would need books and supplies. It was almost winter and they had no coal.

The men in the department in which Charlie had worked took a collection immediately and purchased food, which was delivered to the family. A small amount of money for the family was withdrawn from a special fund which we build up from Coca-Cola and other plant vending machines.



Here are members of the World Book Company's sales staff getting ready to launch a company-wide "Coats-Off" sales campaign. This campaign is made up of four mailings consisting of illustrated letterheads and pamphlets built around the "Coats-Off" theme. The materials for this campaign are published by Dartnell

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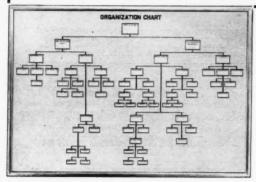
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The distress committee arranged an appointment with the local social security representative and assisted the widow in making her application with that agency. The distress committee contacted the county relief office and assisted Mrs. S in every way possible.

A thoroughly organized and voluntary factory-wide collection in behalf of the family was made. This collection stemmed from numerous requests from many employees who wanted to help. We withheld such a drive until we were sure the people throughout the shop wanted such a collection and until we knew the family's exact financial condition. As a team, the distress committee explained to the collectors for the drive what the situation was. The results were amazing.

Voluntarily, well over \$1,100 was collected! The mortgage on the family home was paid off. One company and one union member of the distress committee were named trustees of the fund created for the family's benefit. The balance, after the mortgage was paid and other bills met, is to be disbursed by monthly payments, as a supplement to county relief and social security benefits. Several tons of coal were delivered to the home. A program of regular visits was arranged to offer continuing assistance to the S.... family.

This is but one example of the many instances in which our joint labor-management distress committee is extending a helping hand to our employees. We visit the employees with long illnesses and attempt to be helpful in whatever way the occasion requires. This program has been going on at Cummins for several years. It requires time and effort, perhaps beyond the usual employer-employee relationship, but we feel it pays dividends in esprit de corps.

Editor's Note: We have published this article because we know that a good many companies do not permit solicitations of any kind. Author Dyer presents a fresh point of view.

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Dartnell's Fall Management Clinics

IN ORDER to bring to business executives first-hand information and personal assistance in important areas of management, The Dartnell Corporation will sponsor several management clinics in New York City and Chicago during the month of October.

The first of these clinics will be a 2-day conference on "Personnel Selection and Evaluation," which will be held at The Waldorf-Astoria Hotel, New York City, on October 13 and 14. The conference will be conducted by Dr. Robert N. McMurry and his staff, who will cover the latest techniques in the selection and evaluation of office, executive, and plant personnel.

Some of the points covered in this conference are: "What a Sound Selection Program Should Accomplish," "Recruiting and Screening Procedures," "Methods for Determining Personnel Needs," "Developing Better Screening Standards," "Using Psychological Tests," "Analysis of the Five Types of Tests," "How to Use Test Results Properly," "Steps in Developing a Testing Program," "Checking the Applicant's History," "Techniques Found Effective in Using the Telephone Check," "Can Do' versus 'Will Do,'" "How to Get at Basic Habits," "Techniques for Evaluating 'Will Do' Factor."

The second clinic conducted by Dr. McMurry and his staff will be on "Salesmen Selection and Evaluation," and will be held at the Drake Hotel, Chicago, on October 17 and 18. The latest techniques in the selection of salesmen, district managers, and sales supervisors will be reviewed.

In addition to these, there will be 2 Dartnell "Better Letter Clinics" given this fall. The first will be held in Chicago's Kimball Hall and will start on October 13 and run for 5 consecutive Thursday evenings. Each session lasts from 6:30 p.m. to 8:30 p.m.

In New York City the "Better Letter Clinic" will be held in the Barbizon Plaza Hotel for 5 consecutive Tuesday evenings, starting October 11.

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This is the third year for the letter clinics and the second for the personnel selection clinics. Both have been well received in New York City, Milwaukee, Detroit, Chicago, Boston, and Los Angeles. Dartnell hopes to reach other business centers before too long.

McMurry's clinic on the selection of salesmen is new this year and should prove helpful to all executives—even those who attended his clinics on personnel selection. The selection and testing of salesmen always has been a tough nut to crack. McMurry's wide experience in this field has provided him with a workable set of principles which can be adapted by any sales organization.

It is always difficult to keep track of savings which result from improved personnel techniques because there usually are other factors involved. Last year, however, one company declared an extra dividend of 25 cents a share made possible through a reduction of \$320,000 in personnel expense. Part of this reduction was the result of selection methods that were greatly improved.

Few executives want to cut personnel budgets at this time, but many are asking for the same increase in efficiency from the personnel department as from other departments. The McMurry clinics are designed to help personnel executives meet this demand by doing a better job in a most important area.

Further details about any of these clinics can be obtained by writing The Dartnell Corporation, 4660 Ravenswood Ave., Chicago 40, Illinois.



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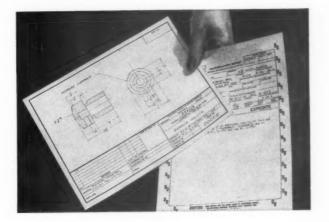
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How Bank Attracted 1,000 New Customers

(Continued from page 13)

foreign, travel, and other divisions; waiting rooms; loaning and credit divisions; conference room; executive offices; and (on lower level) lunch rooms, vaults for safety deposit boxes, and 30 private rooms for customers. Every possible banking transaction can be carried on with customers in this main building.

The second building has three floors and a lower level and is generally called the motor bank building. It has automobile parking space, six windows for motor banking, operating divisions (bookkeeping, etc.) on the third floor, and vaults on the lower level. The extensive pneumatic tube system, mentioned before, connects the operating divisions with all other parts of the bank.

Central National also has two main vaults—one for its own currency and securities, located in the motor bank building, and another in the main building for safety deposit customers.

With this physical setup, bank officials say that they are equipped to serve their customers in the best, most efficient manner. The latest equipment is used, including modern bookkeeping and accounting machines, proof machines, currency counting machines, microfilming and other equipment.

Employees work in comfort, with air conditioning, good lighting, new furniture; and they have other benefits such as free hospitalization and surgery, life insurance at low cost. Food is provided in the lunch rooms for less than cost, and music is played at regular intervals over a publicaddress system piped into all departments.

The musical program for all parts of the bank got its start in an interesting manner. During the first 3 days after the doors were opened for business, Central National officials piped their own music into every area, including those places where customers carried on much of their business. After that, however, the bank switched to controlled music, and it was closed to public areas. There were so many inquiries from customers and employees about the bank's stop-the-music order that it was soon provided for all sections.

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Central National's equipment makes it possible for the bank to process the needs of about 30 per cent of the currency exchanges. The bank also has a special department for handling the interchange of inter-line motor carriers, way bills, prepaid and clearance correction forms. As an example, we'll say some goods are being transported from Cincinnati to Denver, but there is a change-over in Chicago. The second carrier wants his money before he starts his trip to Denver, but ordinarily there is considerable red tape and confusion in the transfer. Central National has worked out a system that speeds up this transaction, eliminates the handling of cash, and eliminates the issuing of checks. All the driver has to do is obtain an authorization stamp on bills instead of waiting to be paid in cash or by check. Bank officials say, that to the best of their knowledge, this is the first such service furnished the trucking industry by a bank.

Another service provided by Central National is an after-hour depository. Along with other city banks, Central National now is open only 5 days a week. On Saturdays, however, from 9 a.m. to 4 p.m. the after-hour depository is available in the motor bank



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drive-in for customers to make any kind of deposit or payment without leaving their cars.

These many services give an idea of the extent to which Central National has gone in seeing that customers and employees are satisfied and happy. Some services are such that they can't be designated customer services any more than employee services. The bank, for example, has discarded some of the drab conservatism so typical of many banking institutions. The foreign division mural is one illustration of this "new look." Another example are the walls, which are lined with vinyl plastic-coated fabric that can be cleaned with soap and water. It is a permanent covering that eliminates maintenance. Chairs at Central National are covered with the same fabric, a product of Joanna Western Mills Company. Customer conference rooms use the fabric in various colors for identification.

These many points show clearly that Central National put a great deal of thought into its new building, but another illustration of this forethought is the manner in which space was allocated. That is, when plans were being made for the bank, it was figured that each employee needed so much space to do a good job. These total figures were then used as a guide.

Later, to facilitate moving of machines and equipment, templates furnished by the research department of the National Association of Bank Auditors and Comptrollers were used. When cut out, these templates were placed in position on blueprints. In this way, officials knew exactly how every piece of equipment would be placed.

Central National's new home could hardly be compared to the temporary quarters the bank vacated recently. About 2½ years ago, fire destroyed the bank's original building, and Central National found space temporarily while the two new buildings were being constructed.

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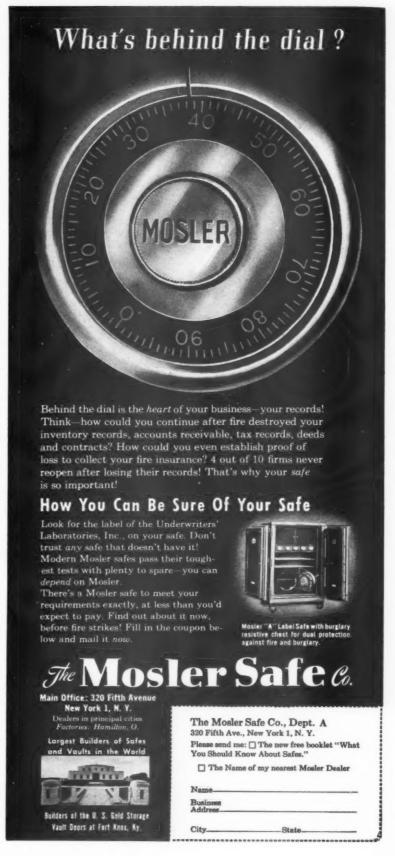
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improve health of top management men. These men load themselves with details when they should be turning the work over to others. Instead of training good assistants, many executives take work home with them night after night, and when this happens it is usually time for the man to start slowing down gradually before he is stopped all at once.

Making all the decisions apparently helps an executive's ego but it doesn't do much for him physically. One doctor told of a patient he had in California. The patient complained of buzzing sounds in his ears, headaches, weak eyes, and went on to list about every ailment possible. The doctor examined the man and told him he was on the verge of a nervous break-down.

"That's just what I was afraid of, Doc," the man said. "And it's all because of my job. All day long I stand at the end of a long chute where oranges come rolling out. I pick out the big ones and put them in a crate on the right. I put the small ones on the left, and the medium-sized ones in the middle. All day long it's nothing but decisions, decisions."

Finding some interesting hobby to divert one's thoughts from business worries after working hours is another important point. An example of what a hobby can do was clearly illustrated in the case of an executive in Chicago who had a nervous break-down some months ago. Troubles at home combined with business problems put him to bed almost a year, and the thing that was responsible for his getting well was a hobby; he began collecting book match covers. It's a simple hobby, but it put this executive on his feet. The best thing that an executive could do





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You can roll the new Record Dexigraph on casters from one department to another—wherever your records are located. It plugs into any standard electrical outlet. No plumbing or special wiring is required. Developing is an independent operation.

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Remington Rand

FOR GREATER BUSINESS EFFICIENCY-USE PHOTOGRAPHY

here, naturally would be to get interested in the hobby before the break-down.

Too many executives consider golf the ideal hobby, but Dr. Walsh calls it the most hazardous thing a businessman can get mixed up in-unless he takes it in moderation. The average executive burns up his energy in the office all week and then on Sunday rushes out to the golf course to race through 18 or more holes. But this man needs something relaxing, something that will build him up instead of tear him down. If an executive is able to play golf two or three times a week, and can leisurely play about 9 holes each time, then that is a sport of a different color.

There is another group of executives who dash over to the Y.M.C.A. or athletic club once a week to "keep in the pink." They play a strenuous game of volleyball, basketball, or some other sport, and completely wear themselves out. All the rest of the week they sit in the office, never once stretching any of the muscles used so vigorously in the work-out. It would be better to cut out the one exercise period entirely, unless the executive could take two or three work-outs a week, or at least get some other exercise during the

Dr. Walsh was overseas during World War II and saw several men injured when they participated in infrequent work-outs. The same hazards are ahead for businessmen who race through 27 holes of golf during 1 day or who take part in a strenuous game of basketball or volleyball once a week or less.

Because of the many things that executives should do and shouldn't do if they want to prolong their days in the front offices, Dr. Walsh listed a few helpful hints.

First of all, a businessman should do everything regularly and in moderation. These two points cover a multitude of things, but they can add years to a man's life.

AMERICAN BUSINESS

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For example, an executive should regulate his day's work. He should plan his schedule so that he can work at a regular pace and avoid unnecessary periods of pressure. If he is able to do this, he can leave work at the office when he goes home.

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Rusinessmen shouldn't talk shop over the luncheon table. If at all possible, they should discuss lighter subjects, relax, and enjoy the meal.

No one should overeat, of course.

Hobbies should be developed. In many cases, a man's family is his hobby-which is a good thing, too. An executive should grow up with his children, which will keep his thoughts from centering too much on business and at the same time will make for better relations in the home. Happy home life means a happier, more efficient executive.

When tensions mount in the office, an executive might take a short walk and let things simmer down. That's better than staying in the office and "stewing" the rest of the day.

As many details of business as possible should be delegated to trained assistants, leaving an executive's mind free to concentrate on bigger things.

Every man should take regular vacations. For some it is better to take two short ones instead of one long one, and some executives find that long week ends are helpful.

Executives who exercise to keep fit should do so regularly and moderately. The vigorous once-aweek work-outs should be eliminated entirely.

Comfortable offices might ease the tensions in many businesses. One man made over his office at the advice of his wife, and he cut his working day from 8 hours to 5 hours, and felt much better as a result.

With these suggestions from Dr. Walsh, senior executives have a better chance of being senior executives longer, and junior executives have more of a chance of becoming senior.



The usual form letter invites a quick trip to the wastebasket. Not so with personalized Auto-typist letters. They are individually typed by automatic machine, completely personal and command a busy man's attention.

Your typist manually types in the heading, pushes the button and the Auto-typist takes over from there, typing your message at a high sustained speed and without possibility of error.

The Auto-typist can stop automatically at any pre-determined place in the body of the letter for the manual insertion of additional, personalized data. The same typewriter is used throughout, so there is no problem of matching fill-ins.

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Shift The Responsibility of Paper-Keeping, Paper-Finding to ACCO!

If you have anything to do with keeping correspondence, business papers and records in order, safely filed and quickly available, here's a tip—

Start Acco-binding and let Acco Fasteners and Accobind Folders take the responsibility! Then you'll really enjoy looking for filed papers because they'll always be where they should be, where you can *find* them in a jiffy.

Acco-binding does away forever with "scatteration filing"—loose papers, messy folders, lost sheets. Acco-binding saves time, tempers and money. It can be the difference in efficiency that spells profit instead of loss in times like these. Get the facts—NOW.



ACCO Fasteners are made in 30 styles and sizes for Loose Leaf binding

ACCO PRODUCTS Incorporated, OGDENSBURG, N.Y.

GM Research

(Continued from page 20)

"Your Car As You Would Build It" may be taken as a typical example of the questionnaires. This is a 24-page booklet with page size 35% by 61/4 inches. After the introduction (which suggests, among other things, that, "if you haven't time to fill it out right now, just stick it in your pocketand maybe it will come in handy while you are waiting for dinner"), there is a page devoted to general characteristics: Appearance, comfort, dependability, ease of control, first cost, operating economy, pick-up, safety, smoothness, speed, and miscellaneous. "Of course you want all these things, but which will influence you most when it comes to choosing your next car? Check 3 or 4 items."

Then comes the "face" of the car, eight styles are illustrated, and one is asked to check the style he prefers. Front contours, rear contours, fender stylings, windshields, rear windows, bumpers, taillights, body types, exterior finish and trimmings, upholstery, instrument panels, transmissions, automatic choke, parking brake, keys and locks, tire sizes, spare wheels, luggage space, car heaters, auto radio, turn signals, windshield washer, and outside sun visor all are sketched and respondents are asked to check the styles, types, materials, etc. which they prefer.

A page is devoted to appearance and here the motorist is asked to write in the name of the make of car which he considers best looking and of the one he would rate as least attractive, together with comments, if any. As a reminder, a list of 20 makes of cars is printed at the bottom of this page.

Readers are asked to refrain from disclosing any specific ideas on which they contemplate taking out patents. If one does so anyway, his reply is immediately turned over to the new devices section for disposition. make thinks likely makes tive a what featur inform kinds it help Sin tomer pract dealer questi tions. their dentia any p

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AMERICAN BUSINESS

Those who return the questionnaires are not asked to sign their names, unless they ask for a giveaway item that is offered. Many of them write letters, though, and all of these receive personal replies. Some send in complaints. These are turned over to the divisions, and a service representative often calls on the complainants.

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With the help of continual polling, it is possible for GM to tell how the average motorist feels about many things: How he rates his dealer's service, how he went about buying a used car, what make of car he owns now, what he thinks of it, what make he is likely to buy next time, which makes he considers most attractive and which least attractive, what he thinks about all major features of cars, and so on. Such information helps GM build the kinds of cars motorists want and it helps GM sell the cars it builds.

Since World War II, GM customer research has adopted the practice of polling their own dealers at frequent intervals with questionnaires on business conditions. Dealers are assured that their answers will be held confidential and will not be used for any purpose other than statistical analysis. They are asked about all details of their own business, about conditions and circumstances that affect their business, about customer preferences, about general business conditions in their community, about customers' comments on their new cars, and other relative questions.

Returns from car owners usually average 25 per cent to 27 per cent unless a give-away item is offered, in which case it may mount up to 70 per cent or higher; those from dealers usually run 55 per cent to 60 per cent.

When returns from a survey are all in, they are tabulated and a loose-leaf book containing results is compiled and furnished to all divisions and departments concerned. Excerpts from comments received are included and these often are highly enlightening.

No loose carbon paper to handle

.. SAVE EFFORT ... TIME ... MONEY!



Type your waybills and freight bills the Underwood All Electric way. Get more work . . . better work . . . in less time.

With this machine, your office workers never waste time, juggling messy, loose carbon paper. One simple, easy loading operation and they can type up to 1500 sets of waybills, freight bills, orders, requisitions, or other

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WRITING

FANFOLD

multi-copy forms without changing carbons. Instead of using loose or padded forms, you simply purchase the same forms printed in long continuous strips containing 500 to 1500 sets which are fed chain-like into the Underwood All Electric Fanfold Writing Machine.

Instead of employing loose sheets of carbon paper, the carbon paper is fed from long sheets or rolls. As each completed set of forms is discharged from the machine, the carbon paper is automatically moved into the next set of forms. The operator merely types and removes the completed forms, the machine does the rest.

In addition, the new Underwood All Electric Fanfold Writing Machine incorporates every modern refinement and feature essential to maximum operating simplicity and speed, including Underwood's renowned ALL ELECTRIC KEYBOARD.

It is a pleasure to operate this new Underwood. The same light finger-tip touch produces one or many perfect copies. Controlled electric power gives the energy that makes the operator's work simple and easy. Increased speed without fatigue is assured.

See this new Fanfold Machine at your local Underwood branch... or mail the coupon for full information, today!

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Move Cerbons from each completed set of forms into the next set without touching or juggling measy single sheets of carbon paper...eliminate carbon waste...



Zipl As each completed set is removed, the next set automatically feeds into position, ready instantly for typing... eliminate non-productive operations... speed up production.



Your Name and Title.....

City Zone State



It's open season on general managers

... Too many are being winged or worse in the swamp of inventory.

That's where the besieged General Manager runs into the crossfire of moving price levels, carrying-cost and sales-service demands.

That's where McBee Keysort cuts casualties by telling him daily...at less cost than any other method:

- 1. What is and isn't being sold.
- What is on hand . . . and how long it's been there.
- 3. What must be bought or made ... and when.

The Sales Manager can't plan sales strategy soundly unless orders are coordinated with an inventory kept in proper ratio to other assets. Keysort tells him what to push where; tells management when and how to keep inventory in balance.

The General Manager is out on a limb if loose production planning ties up too much capital in materials, work-in-process, finished goods. McBee Keysort enables him to adjust purchases and production orders daily to keep inventory risks at a working minimum.

Business can't afford inventory gambles today. But any business can afford one of McBee's simple, flexible, inexpensive methods of controlling inventory — methods that are helping executives sleep better at night and look younger than their years.

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That's why McBee sales have multiplied sixfold in just a short time.

There's a McBee man near you. Ask him to drop in. Or write us.



OFFICES OF AMERICAN BUSINESS

New Office Helps Sell Product

A customer recently visited the home office of a soda pop company whose drink is well known all over the country.

When the customer arrived at the office building, he was surprised to see an old building in one of the worst sections of the city. He was even more surprised when he saw the interior of the building. The reception room was a small area at the top of the wooden stairs, and there was hardly enough room for more than two people. Hard benches apparently kept people from staying too long.

The rest of the office space was little different, and office methods seemed about as outdated as the building and equipment. The customer's impression of the company sank to a new low, and when he got home he switched to another product. Company officials never figured out why.



Typical of the unusual treatment of offices at United States Plywood Corporation, this secretary's work space is in an executive's office in the company's Bronx warehouse. Space has been saved by building units into the wall, and interesting effect has been obtained by using a combination of light and dark veneers. Such beautiful and compact offices are sure to impress customers and improve employee morale, as well as increase over-all office production

New Design Has Customin

WHEN a company has a new building constructed, there ordinarily are certain reasons behind the move. Many times the old structure is inadequate, and a new, larger building is necessary to take care of the expanding business.

On the other hand, a firm may realize a need for more modern office equipment and methods, but also realizes that the highest point of efficiency will never be reached with new equipment in a run-down building.

Then, of course, a new structure means better surroundings for employees, who will take more pride in their work, thereby adding to their productiveness.

All these points apparently were considered in the program at the United States Plywood Corporation, but this company went one better: Its program is primarily to present its products in use so that prospective customers can

see specific applications of the corporation's plywood.

As an example, take the Weldwood building, national headquarters for the corporation in New York City. The building was designed by Vernon Sears, company architect, and virtually every room illustrates a different application of plywood. Walls and desk bases make use of Weldtex, and lamp and ceiling fixtures are made of Flexmetl, veneer bonded to aluminum. Birch, pine, oak, and many other woods are used, and a customer can generally find some application that answers his own particular question. The building is completely air conditioned, and some of the curtains are of fiberglass. Illumination is provided by various methods, including cold cathode lighting coves and hidden tubular lighting.

This program of showing plywood in use, however, is not restricted to the executive office building. The corporation's warehouse in the Bronx, New York, follows the same plan. Company officials call this warehouse the largest of its type in the United States because of the 60,000 square feet of floor space (all on one floor).

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The warehouse building has walls with panels of various types of plywood mounted on them. Columns in some cases are covered with Flexglass of different types, and one counter is of plywood covered with Micarta.

The corporation's Baltimore warehouse makes the same effective use of plywood as does the building in the Bronx. In the Baltimore general office a striking effect is achieved with window valances made of Weldtex, and a stained wainscoting of red gum is used from the window sill to the floor. Weldwood is used in walls



Office in the Weldwood building shows use of Weldtex, a fir plywood, on walls and bases of two desks joined together



General offices in the Weldwood building illustrate various uses of plywood and feature cold cathode coves for lighting

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of plywood. Much of the furniture here and in the other corporation buildings is built in.

Ceilings in the Baltimore ware-house general offices are styled in a pattern of alternating grains of 4-foot squares of Weldtex ply-wood painted white. Flexglass is used in several colors on posts, and here, too, a counter is made of Micarta, a plastic produced by Westinghouse Electric and distributed by United States Plywood. Walnut panels cover wall and lower ceilings where V-Joints are used in the modern offices of the big warehouse.

With such a program of putting its products on display, United States Plywood has an effective method of creating and holding a customer's interest. At the same time, the plan has a great deal to do with increasing employee morale and upping over-all efficiency.



Another office in the air-conditioned Weldwood building showing executive and secretarial desks of plywood plus plywood display panels on walnut wall



The lounge in the penthouse of the corporation's Weldwood building has built-in couches made of oak plywood, while table lamp and ceiling fixtures are of Flexmetl. The corrugated form on the wall over the couch at the right is also of Flexmetl

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Your main job is to direct the efforts of your Lieutenants—and that means plenty of meetings. The "Y and E" Conference Desk is IDEAL for men like you for three reasons: 1. It gives you an efficient, handsome desk when you work alone; 2. When your men gather for a conference or advice, they can pull up to your desk and get down to brass tacks in comfort; 3. The top is extra large so that you can spread

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With the "Y and E" Conference Desk you will save time every day. You can do your main job and the hundred extra jobs you have — without moving from your chair. It's ideal too behind your present desk for a large top work area and additional file space for papers that you want handy.

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Better Tools

(Continued from page 17)

checked and okayed, the job is listed on the Pro-duc-trol board. The due date is indicated by a colored wooden marker, and another colored marker is inserted into the starting date. As the job moves along through various departments, the marker is moved along the board. Any job, therefore, can be located at a glance. If the job should begin to fall behind schedule, that too would be evident on the board, and it would be a simple matter to locate the source of the trouble in the plant.

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Another chart at Inland helps to determine delivery dates of jobs. It is a machine loading chart that lists the dates certain work will be on certain presses. When a new job comes in, this chart can be checked to determine the earliest date it can be put on a press. Only a quick check is necessary to find which press is printing an order.

These techniques in the office at Inland Press save time and effort, besides turning out information and reports that can be used with confidence in making decisions. But Inland has gone even further. The office is a pleasant place to work with the best fluorescent lighting, modern desks and other equipment, acoustical ceilings, and airconditioning in the private offices.

One improvement made by the decorator concerned color schemes of offices. He thought the colors should be selected by the people in the offices, since they would be the ones spending most of the time in them. The purchasing department selected blue, the bookkeeping department preferred green, while the general sales office was done in lime, green, and gray.

The man behind Inland Press and the one who developed most of these new systems is Carl E. Dunnagan, president of Inland and also president of the Printing Industry of America, the national association of commercial printers.

AMERICAN BUSINESS

Employee and INDUSTRIAL RELATIONS

Inland Steel is determined to have the best employee relations in industry. It is doing many things to achieve this goal. The following article describes only one project; however, it gives a clue to the planning behind Inland's program

How to Hire and Keep A Better Steelworker

MOP management at the Inland Steel I Company, Indiana Harbor, Indiana, is spending a good deal of time, brain power, and money on its industrial relations program because it believes that it is an area in which it can obtain a competitive advantage over others in the same business. As Ralph E. Hoover, supervisor of employment, told an American Business editor, "A company can gain little or no competitive advantage through machinery these days because most companies are pretty well cooled. The only way a company can maintain its own or forge ahead is by improving its personnel techniques."

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One of the areas in which Inland industrial relations executives have been concentrating is employee selection. As a result, the personnel and employment office at Indiana Harbor is a model both structurally and ideologically. It uses the latest in methods and is equipped with the most up-to-date furniture, files,

and business machines.

The building, a modern, one-story affair, is located on a corner near the plant entrance. It has three entrances to handle the traffic of the four departments within the building. These departments are located so that there is no cross traffic within the building. Each department can be and usually is completely shut off from the other departments. Control of traffic is important in a building which takes care of 1,500 employees and applicants a week. About

1,100 of these require interview time.

Entrance "A," on the southwest side of the building, is the service entrance. Employees who want to get information about their insurance or pensions, or who want help from one of the counselors, use this entrance. The insurance office is around the corner to the right as the employee walks in. To the left is a receptionist for those who want to see a counselor. An information slip is made out, and seats are provided for the employee while he awaits his turn.

employee while he awaits his turn.
Entrance "B," on the corner of the building, is the employment entrance.
Every morning when the door is opened at 8 o'clock, 40 to 50 men rush to a

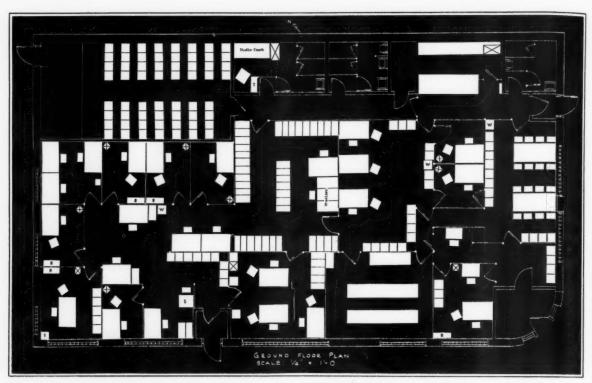
window at the left where application blanks are handed out one at a time. The screening interviewer lets the applicants into a waiting room through an electrically controlled door. There they fill out the form and are ushered into a testing room just off the waiting room. Tests are graded immediately.

After completing a battery of seven tests, applicants are sent into the interviewing offices directly opposite the testing room. In this same office are several girls who take down all the information needed from those who are hired, on IBM electromatic typewriters. The newly hired employee sits at an All-Steel desk especially designed for this purpose. The consultation desk has an extended top so that the employee can pull up close and can write on the overhanging desk top. The typist faces him so that she can ask questions and help him fill out the necessary forms. When he is through, he goes out through an exit at the back.

The exit for the newly hired or rejected applicants is also entrance "C₅" the door used by 25 or 30 new employees a day who come to the building in the morning for indoctrination. They walk through the entrance, straight down a rather long hall, and into a conference room at the back of the building. When they are finished here, they go out through a rear exit and are delivered to their jobs by station wagon.

This series shows some of the steps in hiring a new Inland employee. Robert McLinn receives an application at a window just inside the entrance. He is let into a waiting room and fills out his application. Next, he takes the 7-part Kopas test. From here he goes to the job interviewer who uses both the application and the test records as aids. McLinn is hired and gives a girl the necessary information for the personnel files. Then he is sent to another building for a physical examination and returns later for indoctrination





This is a blueprint of Inland's new personnel and employment building. It shows the furnishings as well as the general lay-out. The few symbols are: B for bookcase, C for chair, S for switchboard, T for table, and W for water fountain. The whole building is organized so that there is no real cross traffic between any two of the departments housed there

In the center of all these departments is the filing department. It is like the hub on a wheel, and records feed out and in along the spokes to the different departments. One girl with a head set sits at a Wheeldex which has cards for all the 17,000 active employees. She spends most of her time keeping these cards up to date and looking up information on employees for other departments of the plant or for people who call in to check on references. The Wheeldex cards contain mostly current information, plus starting date, transfers, and the ployees' serial numbers.

Three girls sort and send out forms when required. The filing department is equipped with modern, gray, All-Steel, five-high files and contains personnel folders for the 17,000 active employees and 50,000 inactive employees. Records on inactive employees are kept for 10 years and then stored in another

building.

The files are not too high for the girl in charge because the kick plate at the bottom has been removed and the files are placed and tabbed for side access rather than front access. The file clerk has a roving stool for the bottom drawers and a rolling file in which she can accumulate information which is being pulled or filed.

Headquarters for the training and personnel research departments are also in this building. A good deal of the employee and executive training is done in the conference room because it is equipped with a stage, spotlights, movable black-

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Inland's test-record card shows the profile for each applicant and employee and is made up immediately after he has taken the Kopas test. It is given to the interviewer so that he can refer to it while talking to the applicant. Later it becomes part of an employee's personnel record. Copies go to his department

board, charts, movie, and sound-slidefilm equipment. The research department also is located in this building because most of the information it needs is accumulated

Individual offices are built with walls two-thirds of the way up so that the airconditioning system will be effective. The building is insulated for air con-

ditioning and has glass brick on three sides. The ceiling is an attractive Armstrong acoustic tile and provides the sole source of artificial light through 100 incandescent, indirect lights with modern, circular louvers. The glass brick, of course, lets in a good deal of daylight.

The walls are a soft green; the office partitions a dark gray up to the dado

How do you wear a halo anyway?



"I'm the boss who wants to know"



"You'd think I performed a miracle in the office. Even my secretary called me an angel, for bringing quiet working comfort to normal office routine. Something had to be done about the nerve-wracking din that was ruining dispositions, destroying efficiency, and costing me hours of overtime pay. So I called in a specialist who won me the office halo... overnight!"



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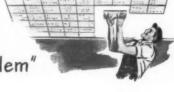
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"I'm the expert who solved the problem"



"When the boss realized what office noise was costing him in time, money and people, he called me in for a chat. Why me? Because I'm a member of the largest and most experienced Sound Conditioning organization in the country. Acousti-Celotex products have brought beneficial quiet and comfort to hundreds of thousands of offices, schools, hospitals, banks, churches, restaurants, stores. I'd be glad to give you a free analysis of your noise problem."

GUARANTEED

Acousti-Celotex products are backed by years of scientific research, a nationwide organization and quality-proved materials that enable your distributor to *guarantee* his work, his materials, his Sound Conditioning techniques.

Acousti-Celotex Sound Conditioning can immediately increase personnel efficiency up to 10% and cut employee turnover and overtime hours. Saves you time and money...daily. Sound Conditioning to meet every requirement, specification

or building code can be installed quickly, without disrupting your daily routine. And you can paint and wash Acousti-Celotex tile repeatedly, without reducing its superior sound absorbing efficiency.

For the name of your local distributor of Acousti-Celotex products in the U.S. or Canada and a free copy of the informative booklet "25 Questions and Answers on Sound Conditioning," write to the Celotex Corp., 120 S. La Salle St., Chicago 3.



FOR OFFICES . FACTORIES . BANKS . SCHOOLS . CHURCHES . STORES . HOTELS . AND HOSPITALS



R. E. Hoover, supervisor of employment, manages the personnel building

and hammered glass the rest of the way. The floor is a white mottled asphalt tile with alternate red-clay and black tiles.

Air conditioning is being installed, as the building was built and insulated with that in mind.

Desks and filing cabinets are gray, All-Steel. Interviewing and reception chairs are wood and painted the same color as the desks.

There are four telephone lines from the company's main switchboard into the four divisions of the personnel building. Calls can be switched to about 20 phones in the building, thus saving a great deal of time on both ends. Secretaries and stenographers on the phone often are bypassed to give the calls directly to the department executive.

There are 24 people on the operating staff of the building.

So much for the physical lay-out. Even more important is the work that is being done there, which stems back to the philosophy of selecting the right person for each job and making him happy on the job. In the past, Inland, like most steel companies, hired pretty much on the basis of simple production needs. Foremen either told the employment department whom to hire or the department advertised for help and hired on the basis of hunch and guess.

Today, Inland is making its employee selection just as scientific as possible. It uses a battery of tests which were developed for the steel industry by Dr. Joseph S. Kopas. Using these as a basis, Inland is building profiles for each and every job sequence in the plant. A few already have been validated, and Inland expects to complete the job in about 2 years.

But the Kopas test alone, no matter what the job to be filled, is a great help to both the screener and the interviewer. It tests seven areas: Mental Alertness, Background, Manual Coordination, Vocational Interest, Personal Characteristics, Emotional Responsiveness, and Ambition.

All but one of the tests consist of a panel with a series of questions and dials to turn to the correct answers. The

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These are both sides of the Master Record card for each employee. The front side contains much the same information as the application form. The back is concerned with the history of the employee after he has joined the company

answers show in a mirror on the back so that the whole series can be graded immediately. The manual dexterity test consists of a gradation of bolts and nuts which have to be reversed and tightened with wrenches and screwdrivers. It tests coordination of fingers, wrists, and shoulder muscles, as well as know-how.

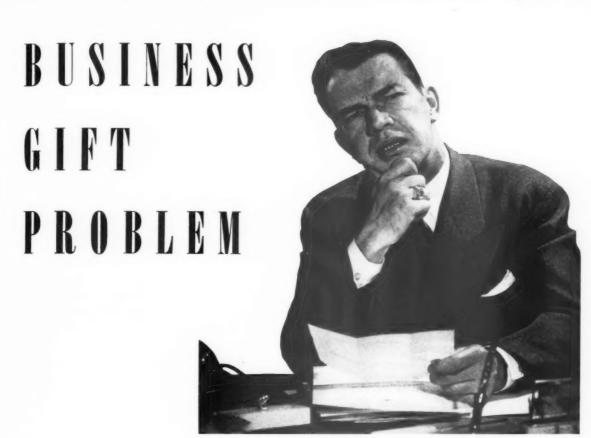
This series of tests gives each employee a profile on the test card, and this is used by the interviewer to determine whether or not the applicant is

suited for any of the jobs available. There is a chart in every interviewer's

There is a chart in every interviewer's office which shows the number and kind of jobs to be filled in each division. It is kept up to date so that the interviewer not only knows how many jobs are still open but what has happened to jobs for which men were hired. If an applicant fails to report within 48 hours after he is hired, the chart records this and the interviewer hires somebody else.

(Continued on page 65)

One Way to Find the Answer to Your



Next month AMERICAN BUSINESS comes up with the answers to this every-year problem. The Business Gift Section that appears in the October and November issues of AMERICAN BUSINESS is packed with ideas and suggestions that will help you select the Christmas Business Gifts your company needs for customers and company friends.

Based on a careful study of the experiences of large and small companies, the 1949 Business Gift Section takes the guessing out of gift selection.

And—too—there's a big assortment of gift advertisements in the Business Gift Section. Each advertiser is a specialist who has been supplying companies for many years with appropriate Business Gifts.

NEXT MONTH

1949 BUSINESS GIFT SECTION

September 1949

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New SYSTEMS and EQUIPMENT

A large Midwestern utility company believes that equipment is cheaper than labor with today's high office salaries. For this reason the company has adopted the policy of finding equipment that will save space and help its employees do their work more efficiently, more easily, and in less time. It may be wise for you to investigate



Rent Attractive Smocks For Employees

SERVILINEN suppliers throughout the country are furnishing office smock uniforms similar to this one modeled by Sue Howell, 1949 "Maid of Cotton," at a moderate service charge. Although usually tan or gray, the uniforms can be provided in any color the user wants. A convenient feature of renting uniforms from members of the Linen Supply Association of America is that all sizes are available. Companies that have bought uniforms are sometimes saddled with the problem of hiring girls to fit the uniforms left by the previous jobholders rather than for other qualifications! Customers include companies with one employee and big companies that have standardized on smocks for all office help. This policy fosters good will as it protects employees' clothes, saves them cleaning billsportant items when you consider the high cost of living. Addressograph, multigraph, mailroom, and cafeteria workers are often furnished these smocks.

Kit Renews 40 Brands of Ball Point Pens

A REPLACEMENT kit which will put new life into ball point pens is made by Fisher Pen Company. The nine-part Universal Refill has a point that won't bleed; non-smearing, non-fading ink suitable for checks and records; ink trap to prevent leaking. Simple to use.

One-Unit Wire Recorder And Transcriber

USING the same unit for dictating and transcribing makes the new "Electronic Memory" wire recorder unique. Webster-Chicago Corporation's Model 18 was made with the smaller office in mindit is low priced (\$135 east of the Rocky Mountains), and there is only one machine to find space for. The compact unit weighs under 20 pounds. Recordings can be played thousands of times with little loss of fidelity, or they may be erased by dictating over the same wire. Transcribing is easy with the built-in speaker, though earphones may be used. In line with its keynote of simplicity, the Model 18 has but one master control and one foot control. Ordinary conversational tones are picked up with the microphone in position as illustrated.



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Typewriter Has Special, Colored Keys

COLORVISION keyboard on the new Smith-Corona typewriter is the result of research on what makes typewriter keys hard to read and uncomfortable to touch. Smith-Corona came up with rimless plastic keys shaped to the fingertips and colored a glareless green. An Automatic Margin Set that sets both margins in one second, a three-position paper bail, better line registration, and a touch selector are other features of the two-toned gray machine. All in all, the typewriter is designed for smoother, faster, easier typing. And it makes an attractive addition to any office.



AMERICAN BUSINESS



Bulletin Board, Posters Sell the American Way

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STRENGTHENING the channels of communication between management and employees is the task carved by Elliott Service Company's display program. A glass enclosed, hammertone silver-finished, steel bulletin board with three to five panels, holds colorful displays, 17 by 22 inches. To sell the free enterprise or "American opportunity" system, these posters currently deal with "The Profit Story."

Modern Desk for Smooth Executive Work-Flow

THE SKYLINER Executive Desk, E-601, is a handsome addition to any office, helps its proud owner make the most of his ability. An Armstrong linoleum top, 34 by 60 inches, provides plenty of work space, but there are large pull-out shelves on each side of the desk, too. The drawers boast ball-bearing rollers, never jam, and are interchangeable. One large filing drawer is standard. Orna Metal Products Company's Skyliner is available in gray or office green steel.



Long Eraser in Plastic Holder

FOUR and a half inches of rubber in a Tenite plastic barrel make a handy eraser for desk drawer or pocket. The Jet Eraser can be renewed by unscrewing the tip of the barrel and shoving the rubber forward. Refills are available, red for pencil work, gray for typewriter or ink. The barrel has a pocket clip.



Serious Jobs Done by Comics!

Just as newspaper publishers realize that "next to front page news, comics sell the paper," so have America's largest industrial corporations and associations, concurring in this idea, included the use of four color comic technique as an important part of their 1949 Advertising, Sales Promotion and Public Relations plans.

We have prepared reprints of articles about "Comics for Industry" which were printed in the last few months in the nation's leading business magazines. We would like to send these reprints to you together with samples of jobs which we have done for all types of industry and/or their trade associations. Please drop us a note—we will do the rest.

AMONG OUR CLIENTS

Lufkin Rule Co. Leslie Salt Co. S. S. Kresge Go. American Telephone & Telegraph Co. Westinghouse Consolidated Edison Pennzoil Willys Overland (Jeep) Chesapeake & Ohio R. R. Ward Baking Co. American Gas Association Colgate Palmolive Peet New Jersey Manufacturers Asso. American Viscose American Bankers Association General Mills U. S. Merchant Marine Kirby Block & Co. Promotional Products, Inc. International Shoe Co. Lutheran Synod **Catholic Messenger** American Jewish Committee American Nurses Association

When you ask for reprints, also request our folder "Picture Books for Industry." No obligation of course.

WM. C. POPPER & CO.

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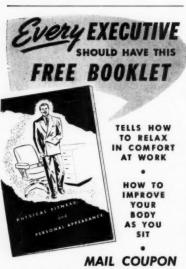


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Business TP

The following literature is of special interest to executives active in business management. Unless otherwise stated, it will be sent upon request to either the company or editor. It is current, and requests for this literature received several months after date of this issue may find supplies of the various booklets are exhausted.

991. ALL QUIET ON THE OFFICE FRONT. If your office sounds something like Bikini Island during atom bomb tests, Hush-A-Phone has a booklet that might be helpful. Many office noises are distracting and irritating, and employee health can even be impaired by such continuous stress and strain, according to this booklet. There are ways that can cut down this din, and Hush-A-Phone has ideas for accomplishing just this feat. They are described in the booklet.

992. WANT TO SAVE \$600 A YEAR? You can save this amount for every posting clerk in your organization, according to a recent Remington Rand booklet. The idea is that you can help the clerk increase her output by about 30 per cent, and figuring that she makes \$2,000 a year, the saving is \$600. A Robot-Kardex facilitates rapid filing at desk height, and other advantages are too numerous to post here. Write for booklet for details.

993. PICTURE WITH PERSPEC-TIVE. Even beginning draftsmen, artists, and others who have an artistic bent can make drawings in perspective quickly and easily, according to Charles Bruning Company. A recent folder being distributed by the firm tells how such drawings are possible. A new instrument is the secret, and it's called the Bruning Perspect-O-Metric, which "automatically guides your pencil in relation to the proper vanishing points."

994. TOTE THAT BARGE, TOTE * THAT BIN. For companies that are having bulk material handling problems, Tote System, Inc., has issued a booklet telling how to tote for less. Tote bins do the trick, and they can be used for shipping, storing, and handling such bulk materials as sugar, corn starch, plastics, soap detergents, and many other items. The Tote bin is a rectangular-shaped aluminum container that will tote from 3,000 to 4,000 pounds, depending upon the material. Write for the booklet for details.

995. HOW TO CLEAN THE AIR AROUND YOU. Germ-filled air in your offices may help bring on sniffles among employees and thus may be cutting down on your profits. Scientists have discovered that humidifying the air to a 50-degree relative humidity is one method of sterilizing air. Air Mist Sales Corporation has capitalized on this discovery, and in its new booklet explains how air can be "conditioned." The room "conditioner" is priced reasonably and the machine takes up little room.

996. SOMETHING TO MAKE YOUR MATERIALS FLOW FREELY. Many companies are spending so much money for handling their goods during storage and shipping operations that they show little profit. One method of reducing these costs is illustrated in full in a booklet that features Rapistan, a packagetype flexible conveyor. Plenty of pictures show the system in use in many different companies, proving its adaptability. If your materials handling is costing too much, write for this booklet.

997. CALLING ALL EXECUTIVES NOT AT THEIR DESKS. In organizations where key personnel spend some of their time away from their own desks, it is often difficult to locate them when VIP (very important people) call. Some companies use a public address system and blast employees' ears with "Call for Philipp Dorris." A booklet that tells about a new code call system is just out, and the idea seems to have plenty of possibilities.



Requests for these booklets may be sent either direct to the company, or check the number below, clip and attach your company letterhead, and mail to the Editor, American Business, 4660 Ravenswood Avenue, Chicago 40, Illinois.

991. Hush-A-Phone Corp., 65 Madison Ave., New York 16, N. Y.

992. Remington Rand Inc., 315 Fourth Ave., New York 10, N. Y.

993. Charles Bruning Co., Inc., 4754 Montrose Ave., Chicago 41, Ill.

994. Tote System, Inc., Beatrice, Neb. 995. Air Mist Sales Corp., 224 S. Michi-

gan Ave., Chicago 4, Ill. 996. The Rapids-Standard Co., Inc.,

Grand Rapids, Mich. 997. Wheelock Signal Engineering & Manufacturing Co., 154 W. 14th St., New York 11, N. Y.

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We already have said that this is a new approach in the selection of steel workers. L. B. Luellen, assistant general superintendent, industrial relations, because of past history knew that any formalized selection program would meet a wall of resistance if forced upon the operating men. Therefore, he proposed that the employment department prove itself to operating men by making recommendations. It did, and gradually superintendents and foremen came to the realization that the employment department knew what it was doing.

Through the research department, the employment office was able to prove its case whenever necessary and also able to find weak spots out in the plant or right in its own building. Exit interviews with 89 per cent of the employees who leave turn up a wealth of useful information. Turnover figures show which departments need help, and in most cases supervisors accept this help willingly. In fact, at least partly because of the new employment program, Inland has cut its turnover in half. This is tremendously important in the steel industry for, taken as a whole, the steel industry loses 75 per cent of its hires in the first 90 days.

One fine result of this sort of oblique approach to selling operating men on scientific selection has been the creation of an atmosphere in which the men out in the shop are willing to exchange information with those in the personnel office. It is a spirit of cooperation which may never have developed if the whole program had been forced on the plant.

An example of how research helps within the employment office is in the study of the relationship of hires to applicants. Mr. Hoover watches the figures every day, and if too few applicants are reaching the interviewing stage, he knows the screeners are doing the selection rather than the interviewers.

An interesting and important part of the whole employment program is the indoctrination of new employees. This is handled by the training department which operates on the theory that most employees form an impression of the place in which they work on the first day, so it is up to the company to make that first impression a good one. Five steps in the program are:

1. The Free Enterprise System.

The History of Inland.
 Your Job at Inland.

4. Inland's Welfare Programs.

5. Your Foreman.

The selection of new employees is just one of the industrial relations jobs in which Inland is asserting its leadership in heavy industry. So far the results have been gratifying in terms of reduced turnover, improved morale, and the establishment of a firm beachhead for better personnel methods in an industry which has been slow to try new, human-relations techniques.





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The "boss" is delighted because a Todd Payroll System (there's one designed for every business, large or small) speeds efficiency and assures fast, accurate payroll preparation at a saving of over 61% in ordinary payroll posting time.

For yourself and your company, you should find out more about Todd Payroll Systems. It's easy—just mail the coupon below and we'll see that you get complete information, without cost or obligation to you.

CLIP AND MAIL COUPON NOW!

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JOB EVALUATION. By John A. Patton and Reynold S. Smith, Jr. This book is a combination textbook and handbook on job evaluation. It is written for students and personnel men on the job. Patton and Smith are associates in John A. Patton Management Engineers, Inc., a company noted for its work in establishing wage and incentive programs for industry.

The authors do not plug for any particular system of evaluation. This in itself is unusual and refreshing. They describe the background, limitations, and usefulness of job evaluation; and then go on to explain how it should be used in the establishment of more equitable wage rates and as a sound foundation for incentives in almost any company.

The authors emphasize some of the indirect benefits of evaluation which often are overlooked. For example, the process of selecting a set of rating factors automatically gives the personnel department a microscopic cross section of each job. This, in turn, can be helpful in both selecting and training the right man for each job.

Several of the outstanding handbooks in the industrial relations field, such as Dartnell's own Industrial Relations Handbook, contain a great deal of useful information but do not have the time or space to go into detail about the engineering aspects of industrial relations. Whatever your industrial relations bible, Patton and Smith's new book will make welcome supplement. Richard D. Irwin, Inc. \$4.50.

THE MODERN LAW OF ADVER-TISING AND MARKETING. By Isaac Watlington Digges. Since the business world went over the hump in late 1948 and early 1949 attention has turned more and more toward devices to increase the volume of sales and good will of all kinds of industry. With advertising and marketing thus broadly brought to prominence as phases of business to be carefully pushed, a need has arisen for a wider spread of general knowledge of all factors in these important selling fields. This book does not pretend to attack all the problems of businessmen who are increasingly turning to new and more highly developed selling techniques. But Mr. Digges, counsel to the Association of National Advertisers and many other organizations as well as chairman of the lawyers' advisory committee of the U.S. Trade Mark Association, is amply qualified to cover the legal aspects. Many of these aspects are extremely tricky, but here they are boiled down to their essentials and explained in such readable language that readers would be hard put to find a more palatable presentation. A book that businessmen in these times should not miss. Funk & Wagnalls Company. \$5.00.

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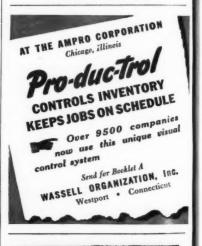
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LOOKING AHEAD with Business

SOME economists, after gazing into their favorite crystal ball, predict a further "contraction" of the economy this fall. What we are experiencing, they say, is a shot in the arm following President Truman's deficit-spending talk. And a good many hard-headed businessmen fear the consequences of increasing the public debt during a period of shrinking profits. But, as Sumner Slichter, Harvard's famed economist, pointed out to a banking group the other day, the typical behavior of the economy is expansion. In 44 out of the 60 years between 1889 and 1948 inclusive, the national product, expressed in dollars of constant purchasing power, was greater than the preceding year. "Even if the output per capita were to grow no faster than it did during the 40 years between 1889 and 1929, it would be about \$3,100 (in terms of present dollars) by 1980. This would mean an annual income of about \$9,300 for a family of three. If the growth were to be around 3 per cent a year, per capita income by 1980 would be about \$4,250 or roughly \$12,750 for a family of three. This amount, I think, might well be regarded as a reasonable target for the economy." If Dr. Slichter is right, then there is small grounds for pessimism. Few of us can visualize American industry's tremendous capacity for growth. So whatever the near term might hold, management men are reasonably safe in figuring on an expansion, rather than contraction, of the economy over the long term.

Talking It Over

How are your employee communications? In an effort to reach his 15,000 workers in 35 Johnson & Johnson plants, General Robert Johnson tape-recorded 44 five-minute talks about the business, which were played at intervals to small groups on company time. They clicked. They made the employees feel they had a personal part in the success of the business. Discussion groups sprang up, with older employees as leaders. The venture, in fact, was so successful that the management had the talks bound into a 200-page book under the title, Robert Johnson Talks It Over. It has just been distributed to employees and stockholders, and, in our opinion, is one of the most effective pieces of employee relations literature we have ever read. In fact, we have

reprinted excerpts from it which you will find elsewhere in this issue. General Johnson, whose philosophy on employee relations is well known to readers of American Business as the result of the several articles we have published about the company, is regarded by some industrialists as a bit on the radical side. He believes that a corporation must not only be efficient and well managed, but must conduct itself like a good citizen in every community where it operates. That thinking permeates the book. You will not agree with everything the general says, but you can be sure of one thing-what he says will make you think. If you are unable to get a copy from George F. Smith, the company's president, at New Brunswick, New Jersey, perhaps you can beg, borrow, or steal a copy from a friend who is a Johnson & Johnson stockholder.

BUS. AE

Grass Roots Salesmanship

We had a visit the other day from a former Dartnell representative who left us to sell household appliances. He did so well that the company appointed him branch manager of the Chicago area. Before coming to us he sold addressing systems, and had taken the training in creative selling which all new Addressograph salesmen receive. "All I did," he said, was to apply the methods which worked selling office equipment to selling washing machines, and things began to happen. When I got the branch manager's job, I began to train my men to use creative methods too, and last month our branch showed a 100 per cent sales increase." Most companies are blind to the need of teaching their salesmen how to sell against resistance. Nine out of 10 salesmen run around their territory selling "things" instead of what "things" will do. They don't seem to understand that before you can sell a man a bill of goods, a washing machine, or an office desk, that you first must make the prospect want it more than he wants the money it will cost. So they just keep on sending in re-ports of pleasant interviews and promises of orders to come. Perhaps what this country needs, even more than a good nickel cigar, is more salesmen trained in creative salesmanship. It is all very well to tell salesmen to go out and fight for business, but what about telling them how to fight?—J. C. A.